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ACCOUNTS AND PAPERS:

FORTY-FOUR VOLUMES.

— (29.) —

TRADE, &c.—*continued.*

FRIENDLY SOCIETIES;
LIFE ASSURANCE COMPANIES;
CONTAGIOUS DISEASES (ANIMALS) (IRELAND).

Session
11 *February* 1890 —— 18 *August* 1890.

VOL. LXIX.

1890.

ACCOUNTS AND PAPERS:

1890.

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TWENTY-NINTH VOLUME.

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VOL. LXIX.—1890.

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

REPORTS

OF THE

CHIEF REGISTRAR

OF

FRIENDLY SOCIETIES.

For the Year ending 31st December 1889.

(*Pursuant to* 34 & 35 *Vict. c.* 31, *s.* 17; 38 & 39 *Vict. c.* 60, *s.* 10; *and* 39 & 40 *Vict. c.* 45, *s.* 25.)

PART A.

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PART A.

I.—BUSINESS OF THE CENTRAL OFFICE IN 1889.

Report.

THE year 1889 has disappointed the expectations of the Chief Registrar. Although trade, notwithstanding the interruptions caused by numerous labour conflicts, appears on the whole to have been brisk and remunerative, the number of bodies registered shows under almost every head a marked diminution as compared with 1888. The number of new Friendly Societies fell off from 264 to 177, a diminution of 87; of Branches, from 555 to 439, a diminution of 116; of Specially Authorised Societies, from 31 to 20, a diminution of 11; so that, notwithstanding a trifling increase under the heads of Cattle Insurance Societies, Benevolent Societies, and Working Men's Clubs, the total falling off among societies newly registered under the Friendly Societies Acts is from 908 to 697, or no less than 211. Industrial and Provident (Co-operative) Societies fall from 95 to 81, diminution, 14; Building Societies, from 246 to 235, diminution, 11; Certified Loan Societies from 22 to 20, diminution, two; Scientific and Literary Societies (certified only for exemption from rates) from 12 to four, diminution, eight; only trade unions showing an increase of 17, rising from 28 to 45. The total diminution is from 1,311 to 1,082, or 229.

To some extent the falling off among bodies under the Friendly and Industrial, and Provident Societies Acts may be attributed to

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the same cause as that which certainly accounts for the increase of trade unions, viz., the labour conflicts above alluded to. But the Chief Registrar is strongly inclined to believe that, as respects branches of Friendly Societies (the most numerous group of any), the diminution is mainly owing to the appointment of the Select Committee on Collecting Friendly Societies within s. 30 of the Friendly Societies Acts, 1875, and to its unfortunate misnomer as the "Friendly Societies Committee," thereby creating an impression that the whole of the Friendly Societies Acts were again to be thrown into the crucible of legislation. He is informed that a precisely similar decrease in the business of the office was observed when the Friendly Societies Commission was appointed in 1870. And this view is to some extent confirmed by the sudden increase in the registries of branches within the last two months of the year, when the final Report of the Select Committee had been issued and commented on, and the limited area of its investigations shown, by the magazines or other periodicals connected with the affiliated orders. Thus, the registries of branches, which had only been 36 in October rose to 55 in November, and 55 in December, those for the same two months in 1888 having been only 36 and 34; in the one case representing over 29 per cent., in the other only over 12 per cent. of the registries of the year.*

Amendments of rules fell also, for societies under the Friendly Societies Acts, from 2,141 to 1,999, diminution 142, the decrease being wholly in those of branches, without which there would even have been a small increase of two. There was, however, an increase among those of Industrial and Provident Societies, Building Societies, and Trade Unions, but a marked falling off as respects Savings Banks, the total falling from 2,575 to 2,428, a diminution of 147, which, it will be seen, is almost wholly attributable to the branches of Friendly Societies.

Conversions of Friendly Societies into branches, and incorporations of old certified Benefit Building Societies, showed less diminution than might have been expected, the former being 164, or one less, and the latter 22, or seven less than in the previous year. Changes of name fell from 57 to 55; amalgamations from 11 to

---

* The year 1890 also promises to show a considerable increase in the number of Friendly Societies, if not of Branches, registered.

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11 to 10; transfer of engagements rising from three to four; but conversions into companies again sinking from three to two; the total of the group being 71 instead of 74. On the other hand, the registries of appointments of new trustees rose from 3,294 to 3,434, increase 150; and those of changes of office from 1,047 to 1,179, increase 132. These, it will be observed, are matters which cannot so easily be deferred as the registering of rules and amendments, and the increase shown under these heads may perhaps indicate what, but for special causes, might have been the general rate of increase on the business of the year.

A new function exercised by the Chief Registrar (or as it happened during the past year, by the Assistant Registrar, acting as Chief Registrar) was that of granting certificates of exemption, under the Friendly Societies Act, 1889 (52 & 53 Vict. c. 22), from the provisions of s. 30 of the Friendly Societies Act, 1885. Eight applications for such exemption were made, all from societies of miners, and the consent of the Treasury having been obtained, were all granted.

The following tabular statement shows the business completed during the year, but not, as was observed on the last occasion, the work done in respect of applications for registry or other matters not carried to completion. Besides the head of certificates of exemption from s. 30, a fresh head of "Prosecutions" has also been introduced, as these are now carried on directly by the office :—

	Societies and Branches Registered or Certified.	Amendments.			Special Resolutions, &c.				Appointments of New Trustees.	Removals of Office.	Suspensions.			
		Partial.	Complete.	TOTAL.	Changes of Name.	Amalgamations.	Transfers of Engagements.	Conversions into Companies.			First.	Second.	Third.	TOTAL.
1. Societies and Branches under the Friendly Societies Acts, viz.:—														
Friendly Societies - - -	177	431	139	570	24	1	–	2	1,067	316*	118	59	18	295
Branches { New - - - - 439 Converted - - 164	603	893	494	1,387	–	–	–	–	2,367	666	–	–	–	–
	780	1,324	633	1,957	24	1	–	2	3,454	982	118	59	18	295
Cattle Insurance Societies - - -	2	–	–	–	–	–	–	–	–	–	–	–	–	–
Benevolent Societies - - - -	2	1	2	3	–	–	–	–	–	–	–	–	–	–
Working Men's Clubs - - -	57	16	4	20	3	–	–	–	–	–	–	–	–	–
Specially Authorised Societies - -	20	16	3	19	2	–	–	–	–	–	–	–	–	–
	861	1,357	642	1,999	29	1	–	2	3,454	982	118	59	18	295
2. Industrial and Provident Societies - -	81	72	29	101	6	1	1	–	–	53	–	–	–	–
3. Building Societies under the 6 & 7 Will. 4, c. 32.	–	23	3	26	–	–	–	–	–	–	–	–	–	–
4. Building Societies under the 37 & 38 Vict. c. 42, viz.:—														
New - - - - - - - 235 Old, incorporated - - - 22	257	183	54	237	19	8	3	–	–	129	–	–	–	–
5. Trade Unions - - - - - - -	45	15	13	28	1	–	–	–	–	15	–	–	–	–
6. Certified Loan Societies - - - -	20	8	2	10	–	–	–	–	–	–	–	–	–	–
7. Savings Banks, viz.:—														
Trustee Savings Banks - - -	–	20	6	26	–	–	–	–	–	–	–	–	–	–
Railway Savings Banks - - -	–	–	1	1	–	–	–	–	–	–	–	–	–	–
Post Office Savings Banks - - -	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Scientific and Literary Societies (certified for exemption of rates only).	4	–	–	–	–	–	–	–	–	–	–	–	–	–
	1,268	1,678	750	2,428	55	10	4	2	3,454	1,179	118	59	18	295

* The different classes of societies registered under the Friendly Societies Acts are not distinguished under this head.

Of the Friendly Societies registered, 35, or 13 less than in 1888, were registered as dividing societies. The juvenile societies were 22 less, 76 instead of 98. Of these 33 (eight less than last year) were registered in connection with the Ancient Order of Foresters, 29 in connection with various Orders of Odd Fellows (the great bulk of these with the Manchester Unity), four in connection with Orders of Shepherds, three with Orders of Druids, and two with other Orders, making in all 71 in connection with Orders, besides four in connection with individual societies, and one connected with a school. The medical aid societies were six, or twice as many as in 1888. Thus in all over 66 per cent. of the societies (10 per cent. more than in 1888) were registered under conditions exempting them from valuation. Three societies (three less than last year) were registered with provisions for branches; four (one more than last year) as collecting societies within Section 30 of the Act. Three societies (two

Cancellings.			Dissolutions.									Disputes.		Directions to Transfer Stock.	Certificates of Exemption from Section 30.	Prosecutions.			
																		Cases taken into Court.	
Voluntary.	Compulsory.	TOTAL.	Instruments.	Alterations of Instrument.	Notices of Investigation.	Dissolution Awards.	Distribution Awards.	Notices of Dissolution or Commencement.	Notices of Termination of Dissolution.	Notices of Winding up or Commencement.	Notices of Final Winding up.	Hearings.	Awards.			Summonses taken out.	Cases settled out of Court.	Convictions.	Dismissed.
168	14	182	103	–	9	10	7	–	–	–	–	1	1	–	8	10	8	2	–
–	–	–	11	–	–	–	1	–	–	–	–	–	–	2	–	–	–	–	–
168	14	182	114	–	9	10	8	–	–	–	–	1	1	2	8	10	8	2	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1	–	1	1	–	–	–	–	–	–	–	–	–	–	–	–	4	3	1	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
169	14	183	115	–	9	10	8	–	–	–	–	1	1	2	8	14	11	3	–
–	–	–	5	–	–	–	–	–	–	3	1	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	47	1	–	–	–	25	30	5	2	9	8	–	–	5	2	2	1
–	–	–	–	–	–	–	–	2	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	9	14	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	24	35	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
169	14	183	167	1	9	10	8	27	30	8	3	43	58	2	8	19	13	5	1

(two less than last year) were composed of females; three were composed of Jews; three (besides of course the branches of total abstinence bodies) were confined to total abstainers. Among the registries of the year may be mentioned "The Cereals" (Bishopsgate-street Within), the "Unestablished Postal Employés' Benefit Society," the "Scavengers Independent Lodge Friendly Society," the "Loyal Beards United Sisters' Friendly Society," and the "Organ Builders' Provident Aid Society." Of two cattle insurance societies registered, one was for cattle and one for pigs. Out of two benevolent societies, the "Ibero-American Benevolent Society (Sociedad de Beneficencia Ibero-Americana)," may be noted. In the names of Working Men's Clubs the political tendency continues to be somewhat less marked, and distinguished only 22 bodies (instead of 26 in the previous year) out of 56. "Liberal and Radical" is still the leading cognomen, and marks six of the new clubs (the same number as in

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in 1888). "Liberal" and "Radical" come next, each with 4; then "Constitutional," "Democratic" (2 each), besides a "Conservative," a "Unionist," a "Reform," and a "Progressive." No "Gladstone" or "Gladstonian" club was registered in 1889.* The clubs with political designations continue to be confined to the metropolitan district, with the exception of one each in Hants, Norfolk, Suffolk, and York. Among non-political clubs may be mentioned a "Scandinavian Social," a West End Baker's Club, and a "Polish Working Men's Social." One club was registered in connection with the Manchester Unity of Odd Fellows. Of the specially authorised societies four were established under the authority of 20th March 1877, for assisting members out of employment (three of them combining Friendly Society purposes proper with the specially authorised one), and one each under the authorities of 23rd March 1877, for promoting thrift by deposit of savings; 3rd October 1879, for the promotion of a knowledge of music; and 1st June 1882, for the receipt and investment of the funds of Friendly Societies and their branches. The remaining 13 were loan societies under the authority of 16th May 1876, being 10 fewer than were registered in 1888.

Of the cases taken up for prosecution it will be observed that 14 out of 19 were those of societies under the Friendly Societies Acts (four of them being working men's clubs), and the rest of building societies; that six out of the 19 were carried into court, and convictions obtained in five out of the six, the summons in the remaining case, that of a building society, being dismissed without costs. Of the Friendly Society summonses all but one were for failure to make the annual return, the remaining one being for over-insurance of a child (*see* particulars, Report for 1888, pp. 46–47).

The fees received by the office during the financial year ending April 1890 amounted to 900 *l.*, again the highest figure yet reached. The figure for 1875–6, when for the first time all fees began to be paid into the Exchequer, having been 589 *l.* 8 *s.* 6 *d.*, it will be seen that the increase in fourteen years has been over 52 per cent.

II.—APPOINTMENT OF A NEW ASSISTANT REGISTRAR FOR SCOTLAND.

Mr. J. Balfour Paul having been appointed by Her Majesty to the office of Lyon King of Arms, Mr. H. Addison Smith, solicitor, was appointed Assistant Registrar for Scotland as from 15th March 1890.

The Chief Registrar cannot forego the opportunity of expressing his appreciation of Mr. Paul's painstaking ability as Assistant Registrar, and his regret at losing him for a colleague.

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* There has been one in 1890.

III.—Special Authority.

A special authority was granted by the Treasury, 10th April 1890, for the promotion of education, the limitations being the same as those of the special authorities of 3rd July 1878 and 3rd October 1879, "for the promotion of literature, science, and the fine arts," and "for the promotion of a knowledge of music."

IV.—Appointment of a Treasury Committee to Inquire into the Registry Office.

It will be recollected that the Select Committee of the House of Commons appointed to inquire into and report upon the operation of Section 30 of the Friendly Societies Act, 1875, in their Report of 1889, with reference to the Chief Registrar's statement that his office was undermanned, recommended that "a careful inquiry should be instituted into the administration and internal organisation" of the Friendly Societies Registry Office, and that "without delay." The Chief Registrar in his Report of last year stated that he was "desirous of the fullest investigation into his office," and proposed "to apply for it to his official superiors."

On the 23rd August 1889, accordingly the Chief Registrar wrote to the First Lord of the Treasury, stating on behalf of his colleague Mr. Brabrook as well as on his own, that they were very desirous that such an inquiry, by impartial persons, should be carried out, and that it should be as searching as possible.

A Committee was accordingly appointed by the Treasury, 30th November 1889, to inquire into and report upon the administration and internal organisation of the registry of Friendly Societies, with special reference to the paragraphs under the head "Registry of Friendly Societies" in the Report of the Select Committee, and in particular to the adequacy or inadequacy of the existing staff to carry out the duties of the office under the Friendly Societies Act, 1875. The Committee was composed of the Honourable Sidney Herbert, M.P., one of the Lords of the Treasury, the Honourable H. Cuffe, Assistant Solicitor to the Treasury; R. G. C. Mowbray, Esq., M.P. (Private Secretary to the Chancellor of the Exchequer), and G. W. Hervey, Esq., Assistant Comptroller of the National Debt Office; G. Gleadowe, Esq., of the Treasury, acting as secretary. The Committee examined the Chief and Assistant Registrars, the Actuary and the Chief Clerk, and personally visited the office. They reported on the 10th March 1890, recommending the division of the office into three branches under the assistant registrar, the actuary, and the chief clerk, the enlargement of the premises occupied by one room, and the increase of the staff by a law clerk, one or two second division clerks, and one or more boy clerks, to replace copyists where possible, the office hours being extended to seven. The Chief Registrar has been informed by the Lords Commissioners of Her Majesty's Treasury that they approve

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approve generally of the suggestions of the Committee, subject to modifications in detail, and the Chief Registrar is taking steps for the carrying out of the proposed new arrangements.

V.—Legislation.

The only general Act of 1889 on the subject of Friendly Societies, the "Friendly Societies Act, 1889," 52 & 53 Vict. c. 22, was referred to in last year's Report, and printed in the Appendix to it.

There is, however, in the Revenue Act, 1889 (52 & 53 Vict. c. 42), a section (Section 2), which allows to Friendly Societies "legally established under any Act of Parliament relating to Friendly Societies," and not assuring more than 200 *l.* at death or 30 *l.* by way of annuity, the same exemptions "in respect of any charge under Schedule A. on the lands, tenements, hereditaments, or heritages belonging to the society as are granted to colleges and other bodies mentioned in No. 6 of that Schedule in Section 61 of the said Act." The enactment in question, and those referred to in it, will be found in Appendix A. to this Report.

The Preferential Payments in Bankruptcy (Ireland) Act, 1889 (52 & 53 Vict. c. 59), contains also an enactment (Section 6) that "nothing in this Act shall . . . . prejudice the provisions of the Friendly Societies Act, 1875," thus preserving the priority against the estates of bankrupt officers given to societies by Section 15 (7) of that Act.

There is, however, an Act of a general nature, the bearing of which on Friendly Societies it is important to consider, viz., the Arbitration Act, 1889, 52 & 53 Vict. c. 49 ("An Act for Consolidating the Enactments relating to Arbitration"). By Section 24, the Act is to apply "to every arbitration under any Act passed before or after" its commencement (1st January 1890), as if the arbitration were pursuant to a submission, "except in so far as this Act is inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act." Thus, so far as the provisions of Section 22 of the Friendly Societies Act, 1875, as to disputes, are inconsistent with the Arbitration Act, 1890, that Act would not have effect, but it will operate, so far as they are not inconsistent with it. The limits of consistency and inconsistency can only be determined by the courts, and in the meanwhile, the Chief Registrar thinks it advisable, for the information of societies, to reprint the Act (*see* Appendix B.), except that portion relating to "References under Order of Court," and one or two other sections or schedules which clearly would not apply to Friendly Society disputes. He would recommend the officers of Friendly Societies to consider the Act without passion or prejudice, as several of its provisions, if applicable, seem likely to give much additional strength to their own arbitration machinery, *e.g.*, those as to the irrevocableness of the submission (Section 6); the powers of arbitrators (Section 7); the power of obtaining

obtaining subpœnas to witnesses in any part of the United Kingdom (Section 18); the penalties of perjury (Section 22), and various provisions in the first schedule. He would also point out that the provision of Section 22 of the Friendly Societies Act, 1875, that a decision made in manner directed by the rules of a society "shall be binding and conclusive on all parties without appeal, and shall not be removable into any court of law or restrainable by injunction," appears by no means inconsistent with the various provisions for a recourse to the court in respect of proceedings prior to a decision contained in Sections 5, 6, and 9.

One important question that will arise, will be whether and in what cases an arbitration, under the rules of a Friendly Society, will actually be one "pursuant to a submission," which by Section 27 is defined to mean "a written agreement to submit present or future disputes to arbitration, whether an arbitrator be named therein or not." In those cases where (as in probably all the affiliated orders, and generally all societies with carefully drawn rules) any newly admitted member is compelled to sign an agreement that he will conform to the rules, there is strong ground for contending (though the point is not free from doubt) that the rules and the members' agreement constitute together a submission within the meaning of the Act, and in such cases all its provisions which relate to submissions (Sections 1 to 12, except Section 3, and, perhaps, Section 10, and Sections 18 and following) would apply directly. Where no individual agreement is entered into by a member, so that the written evidence against him of his contract may only begin with his receipt for sick-pay, it would probably be over-straining the Act to hold that there was any submission. And, whenever it might be held that there was no submission within the terms of the Act, the still greater difficulty would arise of applying the Act to the arbitration, as if such arbitration "were pursuant to a submission," the apparent inference to be drawn from the wording of the Act being that it would only apply to arbitrations once set on foot. In this case, Sections 1–3, with the provisions of the first schedule, would apparently not apply, and the difficulty of construing the remaining provisions would generally be very great.

With respect to references of disputes to the Chief Registrar, it appears clear that the reference in Form P., prescribed by the Treasury Regulations, would amount to a submission, and that, therefore, all the provisions of the said Act applicable to submissions, except so far as they are inconsistent with the Friendly Societies Act, 1875, would apply; Section 1 would thus be applicable. As respects the provisions of the first schedule, the powers given to arbitrators are for the most part already conferred on the Chief Registrar by the Friendly Societies Acts, unless it be the somewhat wide provision (to be construed, however, by what precedes) that "the parties to the reference, and all persons claiming through them, respectively, shall, subject to any legal objections . . . . do all other

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other things which during the proceedings on the reference the arbitrators . . . . may require." Section 4 applies; Section 5, apparently only in the event of the Chief Registrar refusing to act, dying, or being incapable of acting. Section 6 does not apply. Section 7 is covered by the Friendly Societies Act, except as requests the useful power (*c*) of correcting errors in the award. Section 8 applies, but not Section 9. Section 10, as to remitting matters for re-consideration, is of doubtful application, as it seems difficult to distinguish it from an appeal, or the removing of a decision into a court of law, which the Friendly Societies Act, 1875, forbids. It is to be trusted that no occasion may ever arise for testing the applicability of Section 11. Section 12 would no doubt apply, as it only adds to the existing remedy on the award. Sections 18, 19, and 20 would apply, if not covered by the existing powers of the Chief Registrar. Sections 21 and 22 would apply.

It appears also advisable to refer to the "Trust Investment Act, 1889" (52 & 53 Vict. c. 32), in its bearing on the investments of societies under the Friendly Societies Acts, and an extract from it, embodying those of its provisions which may affect them, will be found in Appendix C. The main effect of it is to specify a number of securities in which "it shall be lawful for a trustee, unless expressly forbidden by the instrument (if any) creating the trust, to invest any trust funds in his hands." It is clear, indeed, that this provision does not in any wise repeal or supersede Section 16 of the Friendly Societies Act, 1875, which both requires the consent to an investment of the committee of management, or of a majority of the members of a society (or branch) present and entitled to vote at a general meeting," and authorises investments on certain specified securities, and "upon any other security expressly directed by the rules," not being personal security; nor does it supersede any existing registered rules, since the new Act itself provides (Section 5) that its powers are to be exercised "subject to any consent required by the instrument (if any) creating the trust, with respect to the investment of the trust funds;" and the Schedule, by including "a private Act of Parliament" in the term "instrument," excludes a public Act like the Friendly Societies Acts. But the words "any security authorised by the Trust Investment Act, 1889," will henceforth, it is conceived, be sufficiently "express" for the purposes of the Friendly Societies Acts, where a society may wish to adopt the exact range of investments specified in the new Act. On the other hand it must not be overlooked that the list of investments in the "Trust Investment Act, 1889," does not include some of the most important ones which are authorised by the Friendly Societies Acts, viz.: investments (1) in the Post Office or Trustee Savings Banks; (2) with the National Debt Commissioners; (3) in the purchase of land or the erection or alteration of offices or other buildings thereon. The Act, moreover, does not extend to Scotland.

VI. PARLIAMENTARY PROCEEDINGS; CHILDREN'S LIFE INSURANCE.

The Report of the Select Committee appointed to inquire into and report upon the operation of Section 30 of the Friendly Societies Act, 1875, and ordered to be printed 6th August 1889, was considered in the Chief Registrar's Report for 1888.

In the last days of the first Session of 1890 an amendment was moved in Committee of Supply to the vote for this department by Mr. Bradlaugh, M.P. (but not pressed to a division), for reducing the salary of the Chief Registrar, chiefly on the ground that so far back as the year 1879 he did not take steps to publish locally the details of the valuation of the United Assurance Society for the year 1877, which was then received, nor had he taken similar steps in any subsequent case. It was pointed out in reply, by Sir Herbert Maxwell, M.P. (although personally agreeing with Mr. Bradlaugh in his interpretation of the Act), that this was after all a question of legal construction. The Chief Registrar in his evidence before the Treasury Committee has, moreover, expressly stated that, having reference to the newness in 1879 of the obligation to value, it would have been very inexpedient to make such a publication. He explained also that whilst he had himself been originally of the same opinion as Mr. Bradlaugh, viz., that the terms of the Act authorised the publication in particular districts of particulars of the return or valuation of an individual society, he had come to the conclusion that the authority of the Act did not go beyond the publication of such particulars for societies generally within a district, and stated that this he would be prepared to do if funds were provided for the purpose, subject to the determination of what a "district" is within the meaning of the Act.

An important Bill was introduced by the Bishop of Peterborough in the House of Lords, "to amend the law relating to insurances on the lives of children," which, after being read a second time, was referred to a Select Committee. This Committee, after receiving, it is understood, much important evidence, was adjourned to the proposed autumn Session. It is understood, however, that the second clause, forbidding payment by societies on the death of children "except to the person actually conducting the funeral of the child," has been already withdrawn. The Chief Registrar will, therefore, abstain from commenting upon the proposal, beyond recalling the fact that payment to the undertaker was actually the law under the 13 & 14 Vict. c. 115, s. 3, until the passing of the 18 & 19 Vict. c. 63, so that the practically equivalent provision of the Bill represented a return to a practice long since condemned by the wisdom of Parliament, after five years' experience of its effects. The Bill further proposes (Clause 1) to reduce the amounts payable on the death of a child under five years of age to 4 *l.*, between five and 10 years of age to 6 *l.*, and between 10 and 14 for a boy and 16 for a girl to 8 *l.*, thus extending the limit of

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age while reducing that of amount.* It takes away the lowered charge of 6 *d.* for certificates of the same death after the first, allowed by the 39 & 40 Vict. c. 32, s. 8, and embodied in s. 13 of the 50 & 51 Vict. c. 56, requiring simply (Clause 3) that "the sum charged by the registrar of deaths for each certificate shall not exceed one shilling." It makes illegal assurances as well as illegal payments, on the part of a society, penal,† and raises to misdemeanours most of the acts made only offences punishable with fine not exceeding 5 *l.* by the Friendly Societies Acts (Clause 6). Its provisions extend to all life assurance companies (Clause 10).

There appears to be so little likelihood of the Bill passing in its present shape that the Chief Registrar does not feel called upon to criticize it in detail. He would wish, however, to make some observations of a general nature, as he fears the view of the question entertained by the public is a very loose one.

He would begin by distinctly expressing his conviction that there is a large amount of insurance on the lives of children which, under the law as it stands, is substantially innocuous, viz: (1) Where it is combined with the insurance of the child in sickness; (2) Where the payments for both benefits are made in one sum, and at intervals, say of a month or more, and at the office of the society. These are the conditions under which infant life is generally insured, both in or in connection with the affiliated orders, and in many separate societies. The danger begins where the insurance is on the child's life only, and is enormously increased where the premiums are collected at the parent's home, at short intervals, especially where this is done not by a fellow-member, but by a professional collector, whose emoluments only begin with 25 *l.* per cent. of the collections, the entrance fees, and the whole of the first or second week's payments. Although there are many gradations, and border cases, this distinction draws a line between infant insurance by the genuine friendly societies and infant insurance by the collecting societies (so-called friendly) and the industrial assurance companies. For experience, often repeated, has shown that it is impossible for a collecting society to carry on profitably a sickness insurance business. Thus, in the view of the Chief Registrar, infant insurance by a friendly society, properly so called, is practically harmless; it is always dangerous in a large collecting society or company making a business of what is called "industrial assurance." The object of legislation should therefore be, he considers, to separate the larger collecting bodies from ordinary friendly societies, of which, as he endeavoured to show before the House of Commons Committee of 1888, they are virtually the inversion.

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* In his evidence before the Select Committee of the House of Commons on Collecting Friendly Societies, 1889, the Chief Registrar had recommended very similar limits, viz, 4 *l.* under five years of age and 8 *l.* under 12. He would have no objection to the limits proposed by the Bill.

† This was pressed by the Chief Registrar upon the House of Commons Committee of 1889.

The slightest reflection will show that the combination of sickness with burial benefits is an immense security to the child. The sickness benefit constitutes virtually that insurable interest which the law requires in ordinary cases of insurance. It is to the advantage even of the unnatural parent, who would embezzle for his own use his child's sick pay, to keep that child alive for the purpose. But let the insurance be only one on the child's life, and its sickness becomes a mere uncompensated burden; the prospect of gain is involved only in its death. Then add the enormous moral difference between the payment of something for the insurance on a child's life as part of a lump sum once a month, or once in three months, at a meeting of fellow-members at which many other subjects are discussed, and the steady keeping before the parent's mind of the idea of the child's death, through the call, week after week, of a professional collector, and recollecting that the members of the best of these collecting societies are, according to the evidence of a witness of unquestionable authority on the point before the Friendly Societies Commission, Mr. Liversage, of the Royal Liver, "principally of the very poorest,"* it will be seen what awful temptations are placed before the minds of those least fitted morally to resist them through the system of infant life insurance divorced from sickness assurance, and combined with weekly collections. Probably not in one case out of a thousand is actual child-murder committed. But how little is needed to let a child die! A single draught of air may dispose of a baby. Later on, the use of unwholesome food, mere omission to send for a doctor, or to give a prescription (all practices largely testified to by medical witnesses before the Committee), may suffice to bring in the death insurance money. In an Oldham case, referred to by the Chief Registrar in his Report for 1888, a mother whose child, 10 months old, and insured (within the legal limit) for 5 *l.*, had swallowed a marble, did not send for a doctor till the morning after the accident, and when told by two doctors that only an operation could save the child, refused to allow it. Such cases may take place by the thousand. Even the religious feelings of the people may tend in the same direction. "Poor little fellow, he will be happier elsewhere," may salve over many an act of parental neglect, to which the real temptation lies in the burial money.

The Chief Registrar is inclined to think that the efficacy of the new Bill would be increased by requiring a child to have been insured for at least six months before any insurance money can be paid, and that it might even go so far as to prohibit all payments on the death of infants under 12 months old.

In justification of the lowering of the limits of payment, he would wish also to call attention to what he already pointed out to the House of Commons Committee of 1888, viz., the far lower scales voluntarily adopted by (genuine) friendly societies. The following

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* The first witness before the Bishop of Peterborough's Committee speaks of the "children of outdoor paupers" being "insured in large numbers."

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following figures are from the observation of rules which have come before him within the last year or two, and show both lower figures than those allowed by the Bill, and the extension of such lower figures to higher ages.

Order of the Sons of Temperance: the John Burns, No. 130; Beacon-on-the-Hill, No. 466; John Bright, No. 216, subordinate divisions:—1 *l.* on death, under three years of age; 1 *l.* 10 *s.* between three and 10; 2 *l.* between 10 and 16 years. Lifeboat Section, No. 59; Our Future Hope Section, No. 150; Cadets of Temperance:—under five years and six months, 2 *l.* 10 *s.*; under 6, 5 *l.*; under 7, 6 *l.*; under 8, 6 *l.* 5 *s.*; under 9, 6 *l.* 10 *s.*; under 10, 6 *l.* 15 *s.*; under 11, 7 *l.*; under 12, 7 *l.* 5 *s.*; under 13, 7 *l.* 10 *s*; under 14, 7 *l.* 15 *s.*; under 15, 8 *l.*; under 16, 8 *l.* 5 *s.*

Grand United Order of Odd Fellows: the Loyal Sir W. W. Wynn Lodge, No. 126; Loyal Hope and Anchor Lodge, No. 136:—21 *s.* under 14 years.

Nottingham Ancient Imperial United Order of Odd Fellows: Victoria Queen of England Lodge, No. 533, 1 *l.* 5 *s.* under 12 years; Artizans' Refuge Lodge, No. 267, 1 *l.* under 12 years; Winsor Lodge, No. 1,082, 10 *s.* under 12 months, 1 *l.* under 12 years.

Loyal Young Man Lodge Juvenile Odd Fellows Friendly Society, five to eight years, 1 *l.* 10 *s.*; eight to 10, 2 *l.*; 10 to 12, 3 *l.*; 12 to 14, 4 *l.*; 14 to 16, 5 *l.*; 16 to 20, 6 *l.*

Independent Order of Odd Fellows, Kingston Unity, Sunderland District, 1 *l.* under two years; 1 *l.* 10 *s.* from two to 14 years.

Ancient Noble Order of Odd Fellows, Bolton Unity, Pride of Coaly Tyne Lodge, No. 457, 1 *l.* under 15 months; 18 months to five years, 1 *l.* 10 *s.*; five years to 12, 2 *l.*; 12 to 18 for boys, and 21 for girls, 2 *l.* 10 *s.*

British Order of Ancient Free Gardeners, Honeysuckle Lodge, No. 47, under one year, 1 *l.*; one to five, 1 *l.* 10 *s*; five to 12, 2 *l.*; 12 to 16, 2 *l.* 10 *s.*

Ancient Order of Foresters, Court Garibaldi, No. 3,804, from birth to seven years, 1 *l.*; seven to 18, 2 *l.* Court Defence, No. 938, under five years, 1 *l.*; five to nine, 1 *l.* 10 *s.*; nine to 12, 2 *l.*; 12 to 15, 2 *l.* 10 *s.*

Manchester Unity of Odd Fellows, Loyal St. James's Lodge, No. 3,297, maximum, 5 *l.* at five years, and at 10, 7 *l.*

Hope of Iffley Juvenile Foresters' Friendly Society, from six to eight years of age, 2 *l.*; eight to 12, 3 *l.*; 12 to 14, 4 *l.*

Loyal Dudley Juvenile Society of Odd Fellows, from six to 10 years of age, 1 *l.* 7 *s.*; 10 to 12, 1 *l.* 15 *s.*; 12 to 14, 2 *l.*; 14 to 16, 2 *l.* 10 *s.*; 16 to 18, 3 *l.*

Ashley Park Juvenile Odd Fellows Friendly Society, ages three to 16, burial money 3 *l* to 8 *l.*

Oldham Parish Church Schools Sick and Burial Society six to 10, 2 *l.*; 10 to 16, 4 *l.*; 16 to 20, 6 *l.*

Tradesman's Wife's Friendly Society, Halesowen, 10 *s.* under one month; 1 *l.* under one year; 2 *l.* under 4 years; 2 *l.* 10 *s.* under 7 years; 3 *l.* under 12 years; 3 *l.* 10 *s.* under 18 years for a male, and 21 for a female.

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Primitive Methodist Sick and Burial Society, Helmshore five to 12, 4*l.*; 12 to 18, 4*l.* 10*s.*; 18 to 20, 5*l.* 10*s.*; over 20, 9*l.*

Church of England Juvenile Temperance Benefit Society, five to 10, 1*l.*

South Crosland Children's Funeral Society, up to three, 1*l.*; three to five, 1*l.* 10*s.*; five to six, 1*l.* 15*s.*; six to seven, 2*l.*; seven to eight, 2*l.* 5*s.*; eight to nine, 2*l.* 10*s.*; nine to 10, 2*l.* 15*s.*; 10 to 11, 3*l.*; 11 to 12, 3*l.* 5*s.*; 12 to 13, 3*l.* 10*s.*; 13 to 14, 3*l.* 15*s.*; above 14, 4*l.*

The rules of a trade union show equally moderate figures:—
South Derbyshire Amalgamated Miners' Association, under 14 years of age, 1*l.* 10*s.*

Even a local collecting burial society does not reach the legal limit for an age higher than the one now protected:—

Macclesfield General Burial Society, maximum up to 12 years of age, 7*l.* 10*s.**

The above figures show the paradoxical fact that the respectable working men of this country receive often much less on the death of their children than the classes below them in the social scale.

With respect to the age of insurance, the Chief Registrar regrets to see that the witnesses for the affiliated orders sought to break down what he deems the wholesome, though insufficient, restrictions of the present Acts. As the legal limits do not appear to be very clearly brought out, he would point out that:—

(1) Under Section 8 (1) of the Act of 1875, parents, members of a society, may insure the funeral expenses of their children from birth upwards.

(2) Under Section 15 (8), as since amended, societies or branches, consisting wholly of members under 21 years, but exceeding three years, may be registered for any of the purposes of the Act; *i.e.*, a child of three may insure money on its own death, but subject to the limits and conditions of Section 29.

(3) But societies which, on the 1st January 1876, had any rule or practice for the admission of members under three, may continue to admit such; *e.g.*, a new-born baby may, in the "Royal Liver" or "Liverpool Victoria Legal," be supposed to insure money on its death.

Now the weakness of the above provisions lies:—

1st. In the allowance of membership at all, as distinct from insurance by a parent, at so early an age as three.

2nd. In

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* It may be observed that the "Foresters' Miscellany," the organ of the Ancient Order of Foresters, in its number for August 1890, page 229, whilst attacking vehemently the "Undertakers' Endowment Bill," as it terms that of the Bishop of Peterborough, says expressly, "The Bill provides in Section 1 for the limitation of the amount to be paid upon death. To this we readily assent, *as we are of opinion that the sums named therein are ample to provide for the burial expenses.*"

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2nd. In the privilege of membership, even below that age, allowed to societies which had such privilege on the 1st January 1876.

In the Chief Registrar's opinion, it is full time that the latter privilege, at all events, should be taken away, and that whatever limit of age is adopted for the commencement of infant membership should apply to all societies equally.

But he thinks that no harm would be done if the limit were carried from three to seven. A child of three cannot in any true sense of the word be called a member of a Friendly Society. At seven he is at least capable of joining in a procession, and appreciating a badge or a banner.

The complaint that the affiliated orders cannot insure the children of outsiders really depends upon their own rules. If they choose to frame rules for admitting, say, without an upper limit of age or medical examination, a class of members above 16, solely insuring their children's funeral expenses, there is nothing to hinder them from doing so.

But the Chief Registrar would greatly deprecate any modification of the present provision of Section 28 (2) of the Act, forbidding payment to any but the parent or "personal representative" of such parent, a term which he has always understood to mean, in its ordinary legal sense, the executor or administrator. It may, indeed, be necessary, after the evidence of Mr. Justice Day (which the Chief Registrar must admit that he saw with the greatest surprise), to fix this meaning by an additional definition. But any legal allowing of guardians to insure, however well meant, can only act as an encouragement to the mischievous system of baby-farming.

The attention of the Committee appears to have been called by Mr. Dewey, of the Prudential Assurance Company, to the proceedings of certain companies at Rochdale, formerly registered as Friendly Societies, but which had their registry cancelled on being converted into companies. It has been held by high authority (somewhat, the Chief Registrar must own, to his surprise) that Friendly Societies thus converted do not become Life Assurance Companies within the meaning of the Life Assurance Companies Acts, and are not subject to the provisions of those Acts as to deposits, the separation of funds, the sending of yearly statements and valuations to the Board of Trade, &c. If not Life Assurance Companies, they also escape the provisions contained in Sections 28 and 30 of the Friendly Societies Acts, 1875, with respect to Industrial Assurance Companies, since, under the definition in Section 4 of the Act, an Industrial Assurance Company must be a company "as defined by the Life Assurance Companies Act, 1870." Accordingly, these companies now claim to pay money of any amount on death at any age, on any evidence they may think fit. It is clear that this was never intended by the Legislature, and that steps ought to be taken to bring such bodies under the provisions of the Friendly Societies Acts with respect to infant assurance, as well as under those of the Life Assurance Companies Acts.

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It may be added that the question of infant life assurance was also adverted to in the examination of two or three of the witnesses before the Select Committee of the House of Commons on the Infant Life Protection Bill, though the subject was not pursued, owing to its being under investigation by the above referred-to Committee of the House of Lords.

VII.—Decisions of Courts of Justice: Swaine *v.* Wilson.

A very remarkable case was decided in the Court of Appeal, of which it is difficult to say whether it should properly be noted under the head of Friendly Societies or of Trade Unions.

Swaine v. *Wilson and Others*, 4th November, 19th December 1889; 24 Q.B.D., 252.

Where the general objects of a society are legal, as in the case of a provident society, the object of which is the relief of members when disabled by age or accident, or when out of employment, the fact that some of its rules are illegal as being in restraint of trade, does not constitute the society an illegal society, or prevent a member from recovering a sum of money payable to him under a rule of the society which is not illegal. Rules made for the *bonâ fide* purpose of protecting the funds of such a society from claims which may be awarded are not illegal, because they are incidentally, to some extent, in restraint of trade, provided that their provisions go no further than is reasonable and necessary for that purpose.

Appeal from the judgment of Denman, J., at the trial without a jury. The action was brought against the defendants as officials of a society called "The Bradford Powerloom Overlookers' Friendly Society," to recover a sum of 50 *l.*, to which the plaintiff claimed to be entitled as a member of the society under its rules. The 50th rule provided that any free member not twelve weeks in arrears who might, by losing a limb or having been disabled by accident or otherwise, or through blindness, be rendered permanently unable to follow his employment in any of the branches of trade mentioned in Rule 41, provided such was not the result of intemperance or other improper conduct, should receive the sum of 50 *l.* on production to the committee of satisfactory medical and other testimony of such permanent disablement. The plaintiff alleged that he came within the rule as having been disabled by blindness from following his employment, and claimed payment of 50 *l.* out of the funds, or, in the alternative, that the society should be wound up, and his claim satisfied out of its assets. The defendants did not deny that the plaintiff was entitled to recover the amount claimed according to the terms of the 50th rule; and the only defence set up was that the plaintiff's claim could not be maintained because the society was an illegal society, on the ground that its objects, as set forth in certain of its rules, were in restraint of trade. The rules of the society, so far as material to the question so raised, were as follows: Rule 1 provided that the society should consist of such persons as were well qualified to manage, and following the business of powerloom overlookers at the time of their admission; but if any member should change his calling, he might remain a member so long as he conformed to the rules of the society. 2. The objects of this society are the raising of funds by entrance fees, subscriptions, fines, donations, levies, accumulated capital, and interest arising therefrom, for the following purposes, namely, the rendering assistance to members when out of employment, the superannuation of aged members, the insuring sums of money to members in case of accident, and to defray the expenses of the burial of deceased members and of members' deceased wives; and all moneys received on account of subscriptions, fines, donations or otherwise, shall be applied towards carrying out the objects of the society according to the rules thereof. . . .

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42. Should any disagreeable circumstance arise between any member an his employer or manager, which would justify such member in giving notice to leave his situation, he shall inform the president of the circumstances of the case, who shall bring the same before the committee at once, and, if they consider it desirable so to do, shall give such member consent to leave his situation and claim the benefits under Rule 41. Should any member leave his situation without such consent he shall not be entitled to benefit. 46. Should any member be working where there is, or likely to be, a situation vacant, or if he gives or receives notice to leave his employment, he shall give information of the same to the president, with the nature of the work carried on, within 24 hours from the time such notice begins or situation becomes vacant, if he reside within three miles of the town hall (if above three miles, 48 hours), or be fined 2 *s.* 6 *d.* for each neglect ; any member giving notice of a situation being vacant and withholding any important information in connection with the same, shall be fined 2 *s.* 6 *d.* If there be a member out of employment, or one wishful to change his situation, the president shall immediately direct one suitable for the work to apply for the situation. Should any member who is out of employment get a situation, he shall inform the president of the same within 24 hours, or be find 2 *s.* 6 *d.* . . . . . 47. Any member hearing of a situation being vacant and acquainting one not belonging to the society of the same, when there are members out of employment and wishing to change, shall be fined not less than 10 *s.* and not more than 2 *l.*, as the committee may decide. The committee shall also have power to suspend such member until the fine is paid. 48. Should any member apply for a situation where there is any member of this society working, he shall first inquire of one of the said members if there be, or is about to be, a vacancy, before he applies for work ; and should he apply, after being informed by the said member that they are not in want of a man, he shall be fined for the first offence 5 *s.*, and if he again offends, 10 *s.* 49. Should any member be requested to teach a person the trade of a powerloom overlooker, and not being inclined to do so, he shall inform the president of the same, who shall bring the case before the committee at once, and if they consider it advisable, shall give such member permission to decline to teach such person ; and if he shall lose his situation through such refusal, he shall be entitled to the same amount of wages he was receiving when he was discharged, until he again find employment. 66. Should any member of the society who is in a situation apply for any situation which shall be advertised, and to which the parties who advertise do not attach the name and address of the firm, he shall be fined 10 *s.* Should any member lose his situation through applying for a situation so advertised, he shall be suspended from the benefits of the society for six months. The society was not registered under the Friendly Societies Acts.

E. Tindal Atkinson, Q.C., and Morten Smith, were for the defendants ; Waugh (Waddy, Q.C., with him), for the plaintiff.

Lord ESHER, M. R.: "In this case the plaintiff was a member of a society, and he sues the officers of the society for a payment which he alleges to have become due to him under the rules of the society. It is not denied that this payment was due according to the rules, but the defence set up is, that this society is an illegal society, and the plaintiff being a member of such society cannot take advantage of any stipulation in his favour contained in the rules. It is not denied that he had fulfilled all his obligations under the rules ; and under these circumstances the defence is rather a mean one, but nevertheless we must give effect to it if it be well founded. If it were true that the society is illegal in the sense that its object is an illegal object, and any stipulation made by the rules in favour of a member would come into operation in consequence of his assisting in the illegal object of the society, there is no doubt that such a society would be an altogether illegal thing, and the court could not assist a member of it to enforce any such stipulation. If, for instance, a society were founded, the object of which was the commission of criminal acts, and there were a stipulation in favour of members that if they assisted the society in this object when they became old or met with accidents, they should receive payments, the court obviously would not enforce such a

stipulation.

stipulation. If the object of the society were illegal, though not actually criminal, the same consequences would follow. Therefore, if the object of a society were in restraint of trade, *e.g.*, if the object were that every member should assist in establishing and carrying out such a monopoly as would be in restraint of trade and unlawful, and there were a stipulation that every member so assisting should have certain payments made to him, I apprehend that such society would be so illegal that the court would not assist a member of it to enforce such a stipulation. The question, therefore, is, whether this is such a society. It is clear, I think, that it is not. It is a friendly society, the object of which is to assist working people who are members of it in old age, and when they are disabled, and out of employment. Therefore its fundamental object is not illegal. Then it is said that some of its rules are rules which, though not having that object, will, if carried out, be in restraint of trade. The first question which arises is, whether if that be so it makes the society an illegal society, or the only effect is that the particular rule cannot be enforced. I think even where some of the rules of a society are in restraint of trade, and as such illegal, if the general objects of the society are not illegal, the existence of those rules, though they could not be enforced, would not prevent the enforcement of rules in favour of members which are not in restraint of trade or otherwise illegal. Therefore, as the rule on which the plaintiff founds his action is not tainted with that vice, and the society is not illegal in its fundamental object, I think he can enforce that rule. This view seems to me to be in strict accordance with the principles laid down in *Collins* v. *Locke*, * by Sir Montague Smith.

"But I say further as to this society, that I do not think the rules challenged are vicious as being in restraint of trade. I do not think they were intended for that purpose. They were, as it seems to me, intended to be for the purpose of preventing extravagant outlay by the society, and of economising that which the society might have to do for its members; and in my opinion their provisions do not exceed what is reasonable and necessary for that object. Although, if carried into effect, they may, to some extent, be in restraint of trade, yet that not being their object, and their provisions being only sufficient for a legal object, I do not think that we ought to extend the doctrine with regard to restraint of trade so far as to hold them illegal as being in restraint of trade. For these reasons I think the appeal should be dismissed."

LINDLEY, L. J.: "This is an appeal by the defendants, who are the officers of a society, from the judgment of Denman, J. The ground of the appeal is, that this society is a trade union and its rules are in restraint of trade, and that the agreement on which the plaintiff has to sue is an illegal agreement, and he cannot maintain his action upon it. This defence is not, under the circumstances, very creditable to the society, but if the defence is well founded we must give effect to it. The question raised is important not only to this particular society, but also to others whose rules are similar.

"The first point is as to the bearing of the Trade Union Acts on societies of this kind. The result of the provisions of these Acts is by no means obvious at first sight. The Acts in question are the 34 & 35 Vict. c. 31 and the 39 & 40 Vict. c. 22. The first of those Acts gives a definition of the meaning of 'trade union' as used in the Act. The definition is contained in Section 23, which, however, is modified by Section 16 of the later Act. The effect of the two sections is, that 'trade union' means any combination for regulating the relation between workmen and masters, or for imposing restrictive conditions on the conduct of any trade or business. There is a proviso which is immaterial in the present case. Section 2 of the first Act provides that, 'the purposes of any trade union shall not by reason merely that they are in restraint of trade be deemed to be unlawful so as to render any member of such trade union liable to criminal prosecution for conspiracy or otherwise.' Section 3 provides that, 'the purposes of any trade union shall not by reason merely that they are in restraint of trade

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* 4 App. Cas., 674.

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trade be unlawful so as to render void or voidable any agreement or trust. That is a very general section, which, if it stood alone, would apply to this case. But it is followed by Section 4, which provides that nothing in the Act is to enable any court to entertain any legal proceedings instituted with the object of directly enforcing or recovering damages for the breach of certain specified agreements, among which are, 'any agreement for the application of the funds of a trade union to provide benefits to members'; but then again it is enacted that nothing in the section shall be deemed to constitute even such agreements unlawful.

"The practical results of these enactments when applied to this particular society are as follows: 1. The society is a trade union within the definition clause. 2. It is legal by virtue of Section 3. 3. The action brought by the plaintiff is an action brought by a member of the society for the payment to him out of its funds of a sum due to him as a member under and by virtue of the rules of the society. Such an action is brought with the object of directly enforcing an agreement for the application of the funds of the society to provide benefits to members, and the action is in fact 'a legal proceeding instituted with the object of directly enforcing or recovering damages for the breach of an agreement' of the kind mentioned in Section 4. Notwithstanding Section 3 of the Act, this action therefore cannot be maintained unless it can be maintained independently of that section. The cases which have been already decided on this Act are all consistent with this view. They are *Rigby* v. *Connol*,[*] where the plaintiff sought relief against expulsion. *Wolfe* v. *Mathews*,[†] where an injunction was granted not directly to enforce an agreement but to restrain a misapplication of funds.' *Strick* v. *Swansea Tin Plate Company*,[‡] where, after a winding-up order had been made, the assets were held distributable according to such rules as were legal, including those made legal by Section 3. The above observations, however, do not exhaust the case, for although the plaintiff cannot avail himself of Section 3 of the Trade Union Act, 1871, he will be entitled to relief if the society is a legal society, apart from that section. Is, then, the society a legal society? Illegality is not to be presumed; it must be established by those who rely upon it. The defendants rely on certain rules of this society, and contend (1) that they are illegal, being in restraint of trade; (2) that being illegal the society itself is an illegal society, and cannot therefore be sued by one of its own members for money payable to him under its rules. Before dealing with this argument it is to be observed that the particular rule sought to be enforced is not even alleged to be illegal, and that the illegality relied upon is the illegality of other rules, and of the objects of the society. The primary and avowed objects of the society are set out in Rule 2, and are perfectly legal; but it is said that there are subordinate objects which are illegal, and which render the society itself illegal. These objects are to be found in and are sought to be attained by Rules 42, 47, 48, 49, and 66, and it becomes necessary to examine each of them in turn. These rules, or some of them, impose fines, but they in no way tend to excite or encourage ill-treatment, violence, or crime; and before examining them, in detail, it is desirable to ascertain the principle which render rules illegal simply by reason of their being in restraint of trade. The general proposition, that every society which have rules in restraint of trade is unlawful, *i.e.*, criminal, and that its members are punishable at common law, was denied by the court in *Reg.* v. *Stainer*,[§] and cannot be supported. *See* also *Hilton* v. *Eckersley*,[||] and *Hornby* v. *Close*,[¶] per Patteson (J.) in *Price* v. *Green*.[**] Such societies are not necessarily indictable as nuisances or as conspiracies; and their rules, though in restraint of trade, are not necessarily unlawful in any criminal sense. Whether such rules can be enforced by civil legal proceedings is quite another matter, and depends mainly on the reasonableness of the rules. But even if some rules of a society cannot be enforced, it by no means follows that other rules of the same society cannot; *Collins* v. *Locke*[††] is a clear authority to this effect, if authority be wanted for so reasonable a proposition.

"No

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[*] 14 Ch. Div. 482.
[†] 21 Ch. Div. 194.
[‡] 36 Ch. D. 558.
[§] Law Rep., 1 C. C. R. 230.
[||] 6 E. & B. 47, p. 58.
[¶] Law Rep. 2 Q. B. 153.
[**] 16 M. & W. 346, p. 353.
[††] 4 App. Ca. 674.

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"No doubt if the real object of this society were unduly to fetter trade its rules might all be tainted by the vice of the object, and none of the rules might be enforceable; see *Hornby* v. *Close*[*] and *Farrer* v. *Close*,[†] where the Court was equally divided, and where Cockburn, C. J., and Mellor, J., relied on evidence which, in their opinion, showed that the rules were used to support strikes. But it is quite impossible in this case to hold that the avowed objects of this society, as set out in Rule 2, are not the real objects of the society. There is no evidence here that the rules are in fact used for the purpose of supporting strikes or for any illegal purpose. We have nothing but the rules before us. If the objects of the society are themselves legal, the introduction of some objectionable rules will at most only have the effect of rendering those particular rules invalid. The other rules will not be affected by them; *Collins* v. *Locke*.

"I might stop here, for enough has been said to show that illegality fails to be a defence to this action, but having regard to the importance of the case, I pass to the consideration of each of the rules alleged to be invalid. The test of validity in a case like this is reasonableness with reference to the real and legitimate objects of the society; *Collins* v. *Locke*.[‡] One of the main objects of this society is to provide a fund for the payment of members when out of work. Rules made for the *boná fide* purpose of protecting the funds of the society from claims which can be avoided by reasonable care and management, will not be invalid on the ground that they are in restraint of trade, provided the rules are not unduly oppressive or obviously detrimental to the public. To render rules for the above purposes invalid, it must be clearly shown that they go beyond what is necessary for those purposes; *see Tallis* v. *Tallis*.[‡] These observations apply to rules made *boná fide* for the purpose of protecting the funds of the society from the claims of members who are out of work by their own fault, and to rules made *boná fide* for the purpose of protecting the funds of the society from claims which will be made if one member in work seeks to displace another who is himself in work; and to rules made *boná fide* for the purpose of enabling members out of work and on the funds, to obtain work and relieve the funds.

"Tried by these principles, Rule 42 is clearly valid. It merely prevents a member from obtaining relief from the society, if he leaves his situation when the committee think a reasonable man might properly retain it. Rule 47 is also valid, for although it imposes a fine varying from 10*s*. to 40*s*., its object is to relieve the funds of the society by assisting a member out of work to get a situation known by another member to be vacant. There is nothing in the rule which affects non-members, except that when there is a member out of work or willing to change, non-members are not to be informed by a member of the fact that there is a vacancy. This is not unreasonable, nor are the consequences to members who disobey the rule unduly oppressive. Rule 48 presents more difficulty. Its object is to prevent a member in work from being displaced by another member; but the rule is so worded as to make no distinction between cases where the funds of the society are affected, and cases where they are not. If two members are in work, and one is displaced by the other, a burden is thrown on the funds. But the funds of the society are not affected if one member out of work and on the funds supplants another member in work and off the funds. There is a change of claimants on the funds but no extra burden thrown on them. The rule applies to both classes of cases. But there is always the chance that a member who applies for a situation filled by another may create a vacancy, and yet not obtain it himself, in which case there will be two claimants on the funds instead of one. Moreover, there is something mean in one member trying to supplant another when there is no vacancy, and the rule being confined to cases where there is no vacancy, it is not unreasonable and cannot be held invalid. Rule 49 is unobjectionable; it merely says that a member who declines to teach a person his trade and who is supported by the committee in his refusal, shall be supported by the society if he loses his place. The member is at liberty to exercise his own judgment in

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[*] Law Rep. 4 Q. B. 153.
[†] Law Rep. 2 Q. B. 153.
[‡] 1 E. & B. 391.

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> in the first instance; if he elects to teach, the rule does not apply; if he refuses without consulting the committee, or contrary to their decision, and he loses his place, it will be his own fault, and he will have no claim on the funds of the society (*see* Rule 41). The rule really protects the society from claims by persons who, in the opinion of the committee, unreasonably refuse to teach, and is in this respect similar to Rule 42. Rule 66 is also reasonable when understood. It applies only to members in employment who apply for other situations anonymously advertised, and which may or may not be vacant. Persons answering such advertisements run serious risk of dismissal without obtaining any other situation. The rule is both a warning to members against tricky advertisements, and also a protection against claims on the funds by members who unnecessarily lose their places. The appeal must therefore be dismissed."
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> Lopes, L. J.: "I agree, and will only add a very few words. If the general object of a society were to fetter the due course of trade all its rules would be tainted with illegality. But it appears clearly that such is not the object of this society. Therefore it is not an illegal society. It seems clearly to result from the decision in *Collins* v. *Locke*, that some rules of such a society as this may be enforceable, while others may not be enforceable as being in restraint of trade. The particular rule on which the plaintiff seeks to recover is not a rule in restraint of trade. Therefore, as it seems to me he is entitled to recover the amount he claims.
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> "With regard to the rules of the society which have been objected to my brother Lindley has gone so fully into them, that I will only say that in my opinion they are not illegal as being in restraint of trade. They do not appear to have been intended to be in restraint of trade; they appear only to contain such provisions as are calculated to afford fair protection to the interests of the society in whose favour they are made, and they are not so large as to interfere unduly with the general interests of the public. Therefore I think this appeal should be dismissed."

The difficulty in estimating the authority of the above case lies in this, in the first place, that the learned judges do not even seem (with the exception of Lord Justice Lindley) to have made up their minds whether the society before them was a friendly society or a trade union; in the next place, that they do not seem for one moment to have considered what is the legal status of an unregistered friendly society, which this must have been, if not a trade union. If the society was (as the Chief Registrar entirely follows Lord Justice Lindley in thinking) a trade union, the Chief Registrar must own that he fails to see how the 3rd section of the Trade Union Act, 1871, providing that "nothing in this Act shall enable any court to entertain any legal proceeding instituted with the object of directly enforcing or recovering damages for the breach of . . . . any agreement for the application of the funds of a trade union (*a*) to provide benefits to members;" or the case of *Rigby* v. *Connol*, both referred to by the learned judge, are reconcilable with the decision. On the other hand, if the society were not a trade union, but an unregistered friendly society, as seems to have been the view of the other learned judges, the questions pointed out in the 10th Report of the Friendly Societies Commission, paras. 763 and following, as to whether such societies are not mere clubs, and as to the bearing upon them of the Life Assurance Companies Acts, might seem to have deserved some consideration. If the decision is to be held applicable to such societies, it must be considered as dealing the severest blow to the system of registration under the Friendly Societies Acts that has yet been dealt in England, and must,

must, sooner or later, bring about a state of things similar to that in Scotland, where, owing to the free enforcement by the courts of the rules of unregistered societies, registration is altogether the exception, unless among the affiliated bodies.

VIII.—The Abstract of Returns and Valuations of Societies with Branches for 1882–86.

In dealing with this abstract, it has been sought to facilitate its circulation by dividing it into six separately issued portions, numbered A, B, C, D, E, and F. The first portion, already published, relates exclusively to the Independent Order of Odd Fellows, Manchester Unity; the second, also published, relates to the Ancient Order of Foresters, and to the Ancient Order of Shepherds; the third will comprise all Orders of Odd Fellows, besides the Manchester Unity; the fourth will comprise the Orders of Shepherds other than the Ancient Order, and all the Orders of Druids, Free Gardeners, and Mechanics; the fifth, the Temperance Orders; the sixth, the Welsh and all remaining Orders

The larger Orders having by this time practically converted into legal branches nearly the whole of the other bodies connected with them, but registered as separate societies, the publication of the abstract may afford a suitable opportunity of giving some details as to the various affiliated Orders. The Chief Registrar will, however, confine himself on this occasion to the Manchester Unity, Ancient Order of Foresters, and Ancient Order of Shepherds.

(*a*) *The Independent Order of Odd Fellows, Manchester Unity.*

This Society, long the most numerous organisation of the kind in the world, still the wealthiest, and believed to be second only in point of numbers to the Ancient Order of Foresters, appears as a business organisation not to go back further than the beginning of this century, although Mr. Spry, the historian of the Order, has shown, from the "Gentleman's Magazine," that "Odd Fellows' Lodges," with a "Noble Grand" at their head, were in existence in 1745 at least. To quote from Mr. Lyulph Stanley's Report, as Assistant Commissioner of Friendly Societies (1874):

> "The Manchester Unity of Odd Fellows first began to group scattered lodges in one centre of correspondence in about 1810. At first, the government was in the lodge from which emanated the movement towards unity. Gradually the government of the Order spread through the Manchester District, and at last the principle of full and fair representation of the Order in its present form came into force. In 1816, the first corresponding secretary of the Order was appointed . . . . . In 1822, the First Annual Moveable Committee* was held in Manchester, and power was then given to legislate for the Order. The Committee was not then representative, but . . . . . consisted of past and present officers of districts, and of lodges . . . . . Gradually the Annual Moveable Committee became elective, probably

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* Generally termed "The A.M.C."

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probably in the first place through the cost of attendance . . . . But for a long time there was no real adjustment of representation to members, each lodge, however small, having the right to be represented. It was not till 1846 that the district was made the unit, and representation was adjusted so as somewhat to follow the number of members in a district. In 1827, the Grand Committee, hitherto elected by the Manchester Lodges which had governed the Order, was superseded by a board of directors, elected by the Annual Moveable Conference [Committee]. The board, however, had for some time to be chosen from among the members of the Manchester District. The board of directors then at once took an office, and the society had henceforward local head-quarters for the transaction of business."

At the Annual Moveable Committee of 1841, a maximum age of 40 was fixed for the admission of candidates, with extra initiation fees for candidates above 35. "All districts were required to establish funeral funds, which all lodges were bound to subscribe to." In 1844, the principle was adopted of the representation of districts according to their numbers; financial statements were required from all lodges, and the directorate, hitherto limited to members of the Manchester District, was thrown open to all the Order. The Glasgow Annual Moveable Committee of 1845 resolved upon the important step of separating the management from the benefit fund, and sought to establish some proportion between contributions and benefits. These attempts at reform, however, met with great local opposition, especially in Lancashire, and led to many secessions, culminating in the establishment of the National Independent Order of Odd Fellows.*

An event now took place which must be considered to have been of signal importance for the progress of the Order, although much better feeling was, in the first instance, the result of it. Mr. F. G. P. Neison, senior, the actuary, was led to consider the sufficiency of the contributions of the Manchester Unity. He began the work in 1841 and completed it in 1845 (Contributions to Vital Statistics), and late in that year published a pamphlet on Odd Fellows and Friendly Societies, founded on the results of sickness and mortality of the Order for the year 1844, which he had been permitted to see; 4,000 copies of the pamphlet were purchased by the Order, and a copy sent to each lodge or district.† According to Mr. Neison, the contributions were so insufficient, that if the Order went on without even increasing its numbers, there would be an ultimate deficiency of 10,000,000 *l*.‡ It was contended by the society that Mr. Neison fell into many errors.§ But, however the critic might be abused, the Order now resolutely entered on the path of financial reform. The Bristol Annual Moveable Committee of 1846, ordered the compilation of tables of sickness and mortality, founded on the experience of the Order; a step of momentous consequence in the history of friendly societies, and indeed in that of actuarial science.

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* It is pleasing to be able to add that, although essentially retrograde in its formation, the National Independent Order of Oddfellows has of late years, under an active and efficient secretary, risen to a foremost rank among the smaller Orders.

† *See* Mr. Neison's evidence before the House of Lords Committee on the Friendly Societies Bill of 1848, qq. 8, and following.

‡ Ibid., q. 48.

§ Ibid., Evidence of Mr. W. B. Smith, q. 148.

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In 1848 another event took place, which, although felt to be disastrous at the time, may be said to have proved also a blessing in disguise to the Order, which was not then registered. Mr. Ratcliffe, the then secretary (brother of the Henry Ratcliffe who drew up the Manchester Unity tables, and succeeded him for many years as secretary), embezzled 4,000 *l.* of the monies of the Order, and obtained an acquittal at the Liverpool Assizes, on the double ground of partnership and of the illegality of the society. The Order now realised the necessity of legal protection for its funds, and offered evidence to that effect before the Lords Committee of 1848. It numbered by this time 260,000 members, and was in the annual receipt of about 360,000 *l.* The House of Lords Committee recommended such a modification of the laws respecting affiliated or corresponding societies as would legalise the institution, so far as it was of one of an exclusively provident character. The Act of the 13 & 14 Vict. c. 115, was accordingly passed, and under it the general rules of the Order were for the first time registered in 1851.

Meantime, the vital experience of the Order was being tabulated, and Mr. Ratcliffe published the results of his observations.

In 1852, the Carlisle Annual Moveable Committee requested the board of directors to frame tables of contributions and benefits in accordance with such experience, and the Preston Annual Moveable Committee of the following year made the adoption of the tables so framed imperative from thenceforth on all new members. In 1864, scales compiled from still more recent data were adopted and rendered compulsory on the entire Unity; and in 1871, the Bury St. Edmund's Annual Moveable Committee directed valuations of the assets and liabilities of every lodge, four years before the passing of the Friendly Societies Act, 1875, which rendered valuation compulsory. The result showed a deficiency of some 1,350,000 *l.*, representing, however,[*] only about 12 per cent. of the assets. By the end of 1875 the number of members had risen to 508,013, the receipts for the year to 659,031 *l.* 12 *s.* 3 *d.*, and the total accumulated fund to 3,879,780 *l.* 9 *s.* 2 *d.* The provision of Section 29, Sub-section 2, of the Friendly Societies Act, 1875, that "a society having a fund under the control of a central body, to which every branch is bound to contribute, may be registered as a single society," led to the next important step in the history of the order, the creation, by the Ryde Annual Moveable Committee of 1876, of the Unity Sick and Funeral Fund, to which every member was to contribute one halfpenny per annum. At the Exeter Annual Moveable Committee of 1878, the question of a superannuation fund was mooted in the Grand Master's address. The King's Lynn Annual Moveable Committee of 1880 was remarkable for the outspokenness of the directors' report. Speaking of the valuations of 1875, they said:—

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[*] From the date of Mr. Stanley's report the details here given are derived from the addresses of the Grand Masters of the Order to the Annual Moveable Committees, and from the reports of the Board of Directors of the Order.

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"The examination of the valuations proves that all sorts of schemes and contrivances are resorted to in lodges where decay has set in, rather than comply with the general laws. Benefits are reduced in all sorts of ways during those periods when there is little sickness, and the same results appear to be expected as if the benefits were reduced at the beginning of affliction. The examination of the valuations further proves that great reform is not only desirable but is imperatively required in many directions, if lodges are to be preserved, and the credit of the institution upheld. Resistance to the provisions of the general rule is the foundation of the decay of many lodges, and the reasons assigned are deplorable. If lodges are remonstrated with on disobedience to rule, the reply is that none of the scales suit the members, which generally means that one or two leading spirits do not and will not endeavour to comprehend the principle that every member should pay contributions equal to the value of the benefits he expects to receive. The eastern counties are a highly creditable exception. Gloucestershire, and parts of Wiltshire and Worcestershire, present excellent examples of stability and faithfulness to true financial principles. In Devonshire, Dorsetshire, Hampshire, Sussex, Surrey, Middlesex, and Oxfordshire, there has been a thorough appreciation of statistical and financial laws, and although there are deficiencies in several districts in all these counties, they are not of so serious a character as to lead to any fear respecting their future solvency. The deficiencies are invariably traceable to one general cause, the insufficient contributions of the mass of the members by whom the district was originally formed . . . . Staffordshire can boast of three districts which do not contain a single insolvent lodge. Mr. Watson (the Unity valuer) reports that the greatest danger to the stability and credit of the institution is to be found in the condition of some of the lodges in the northern, midland, and Welsh districts. In some localities there appeared to exist a great and deplorable opposition to true financial principles. Many of the lodges which have long resisted reform are decreasing in numbers, new societies attracting young men, consequently some of the older lodges of the Unity are tottering to decay. Mr. Watson further represents that the position of many of these lodges has not been truly represented, owing to the high rate of interest on capital used in the valuations. Many instances are adduced of an estimate of 4 per cent. compound interest on all funds and contributions, where the interest is almost *nil* for want of capital or proper investment. In Scotland the directors report that the sound condition of the lodges indicates a perfect appreciation of friendly society statistics."

At the Southport Annual Moveable Committee of 1881 a resolution was adopted for establishing a unity superannuation fund, and instructing the directors to prepare tables and rules for the purpose. Mr. Reuben Watson, the unity valuer, was appointed actuary to the Order. At the Cardiff Annual Moveable Committee of 1882, the subject of the anomalous nature of the equal district levy for death purposes, as compared with the graduated scale for sick benefits, was adverted to in the address of the grand master, as also the important proceedings taken on behalf of the Order in the case of two lodges of the Studley District, to prevent misappropriation of valuation surpluses. The proposition of the directors for a permissive unity superannuation fund for future members attaining 65 years of age to receive 5 *s.* a week, and for enabling existing members under 50 to exchange present benefits for superannuation benefits at 65, by paying adequate contributions, was adopted. The minimum age of admission to the Order was also lowered from 18 to 16. The payment of money on the death of children was adopted as an object of the Order. The revision and re-arrangement of the general rules was also decided on, but it was not till 1887 that

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that a complete amendment was registered. At the Nottingham Annual Moveable Committee, 1883, an important report by Mr. R. Watson, the actuary to the Order, was presented, on the financial evils arising from the system of providing funeral benefits by equal levies per member. At the Reading Annual Moveable Committee, 1884, the grand master expressed his regret that the subject of superannuation had not been taken up with that zeal which he should have supposed from the apparent desire for the establishment of such a fund. At this meeting a vote was passed that all districts should establish funeral funds on the graduated scale, but the subject was brought up again at the following Annual Moveable Committee at Aberystwith, 1885, and there finally decided by a substantial majority, though it was not till 1887 that rules were actually adopted for the purpose.

Mr. Reuben Watson's report on the valuation of the Order for 1880 was presented in 1884, the general result being 12,685,862 *l.* assets, as against 13,313,682 *l.* liabilities, giving a deficiency of 627,820 *l.*, a larger one than on the valuation of 1875. This is ascribed by the actuary to greater strictness in valuation under several heads, as well as to the withdrawal of a considerable amount of capital for appropriation under the rules. A supplementary report, presented to the Aberystwith Annual Moveable Committee, contained the valuations of 83 new lodges, only eight of which did not show a deficiency.

In the course of 1886 a very important decision was obtained on behalf of the Unity in the Court of Appeal (*Schofield* v. *Vause*, 2nd to 6th April 1886), which determined that the Order had control over lodges still registered separately as societies. At the Stafford Annual Moveable Committee of that year the question of juvenile societies in connection with the Order was considered, and the directors were requested to prepare a code of model rules and tables for the use and guidance of such societies. At the Dover Annual Moveable Committee, 1887, the most noteworthy event was the adoption of the rules for district funeral funds. An interesting incident was the communication by the grand master of some correspondence he had had with the "Grand Sire" of the American Order of Odd Fellows, a body numbering no less than 574,233 members, and expending about 436,180 *l*, annually in relief (the members of the Manchester Unity at the time being 617,587, and the yearly payments for sick and funeral benefits 629,473 *l.*). In July of this year a complete amendment of rules of the Order was registered, the first since 1851.

The increasing number of distressed lodges and districts seeking assistance from the Unity Relief Fund, formed one of the subjects of the grand master's address at the Gloucester Annual Moveable Committee of 1888. Nothing definite was, however, done in the matter, and the most important step taken was the passing of an amendment of rules forbidding sick benefit to be paid "unless the member is certified by a duly qualified medical practitioner to be suffering from some specific sickness."

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At the Hull Annual Moveable Committee of 1889 the actuary's report on the fourth valuation of the Unity for 1885 was presented. From this it appeared that 21 lodges had less than 50 per cent. of assets to liabilities, 66 over 50 and under 60 per cent., and 172 over 60 and under 70 per cent. The gross deficiency amounted to 1,368,891 *l.*, or deducting aggregate surpluses of 604,070 *l.*, 764,821 *l.* net, to wipe off which would require an annual contribution of over 35 *s.* per member. It was clear that there was danger when 20 per cent. of deficiency was reached. The first duty was to remove the cause, viz., the still continued insufficiency of contribution rates. No remedy which the society would find itself capable of applying could keep pace with the continued growth of deficiencies if the cause were allowed to remain in operation. The grand master expressed his regret at the large number of (individual) secessions, amounting to half the number of initiations. He mentioned the curious fact of the decreasing membership of the Order in Lancashire, the falling off in the 10 years being from 61,209 in 1879 to 54,982 in 1889, or 6,227. In Manchester, which gave birth and its name to the Unity, where the members were formerly numbered by thousands, there were only 81 at the commencement of the year. As a more cheering feature, he stated that the members of juvenile societies in connection with the Order had risen from 560, with 30,600 members and 31,515 *l.* funds in 1886, to 996, with 50,140 members and 54,622 *l.* funds in 1889, besides having transferred 10,642 members to adult lodges. Speaking of the valuation just completed, he expressed his disappointment on finding that the position of the Order was even worse by 53,305 *l.* gross deficiency than at the last valuation. Out of 3,558 lodges valued, 1,360 had surpluses, in six the assets and liabilities exactly balanced, and 2,190 had deficiencies, although in almost half of them (1,062) the deficiencies were only small, not exceeding 11½ per cent.; much of the deficiency was caused by a number of lodges paying away as sick benefits what really were pensions or annuities, which should be paid for extra by the members. The tables were compiled to provide sickness and funeral benefits only, and must prove insufficient if it is endeavoured to cast on them a burden they were never intended to bear. The Annual Moveable Committee adopted a resolution for special investigation by the directors into the affairs of any lodge having from 60 and 70 per cent. of assets to liabilities, and another for taking steps as soon as possible to expel all lodges still refusing to comply with the financial rules of the Order, the resolutions being chiefly directed against all lodges which still persisted in the use of uniform rates of contributions for all ages.

At the Ipswich Annual Moveable Committee of 1890 (26th, 27th May), Mr. John Inglis, the grand master, while congratulating the Order on the large accession to its numbers during the previous year, dwelt also on the large number of members seceding or suspended, 20,602, which though less by nearly 1,000 than in 1888, was still so large as to call for serious care and consideration. He pointed out, amongst other things, that the recurring depressions in trade during the last few years had taught the need of permanent distress funds in every lodge, and expressed the hope that before many years they would be as well known in each lodge as sick and funeral funds were now. He adverted to the juvenile societies established in connection with the order, from which during the past year 3,397 members had been transferred to adult lodges. The most important step taken by the meeting was the adoption of a table graduated according to age for the redemption of contributions by a lump sum.

We are now in a position to give some general figures relating to the Order.

According to the abstract of returns of branches prepared at this office (1887, Part II., A.), the number of districts and lodges registered as branches at the end of 1886, and making returns, was 377 districts and 3,306 lodges, making a total of 3,683; 32 districts and 75 lodges, or 107 in all, making no returns during the quinquennium (a proportion of a little over 2·8 per cent.). England, Wales, and the Channel Islands were accountable for 363 returning districts and 3,228 lodges (besides 31 districts and 73 lodges non-returning); Scotland for 10 returning districts and 65 lodges (with one non-returning district); Ireland for four returning districts and 13 lodges (with two non-returning lodges). The total number of members of these registered branches making returns (with 14 "unity members" not included in any specific branch), was 518,007, of which England, Wales, and the Channel Islands included no less than 505,279, Scotland having 11,814, and Ireland only 914. The total benefit receipts for the year were 940,965 *l.*, of which again England, Wales, and the Channel Islands contributed 919,259 *l.*, Scotland 20,066 *l.*, and Ireland only 1,640 *l.* The total benefit payments were 759,706 *l.*, of which England, Wales, and the Channel Islands received 743,119 *l.*, Scotland 14,789 *l.*, and Ireland 1,798 *l.*; Ireland thus spending more than she contributed. The total receipts for management purposes were 116,231 *l.*, the total payments 117,288 *l.* The total funds (exclusively of course of non-returning branches) were 5,367,081 *l.*, of which 5,231,280 *l.* in England, Wales, and the Channel Islands, 130,389 *l.* in Scotland, and 5,412 *l.* in Ireland

Proceeding to the subject of valuations, we find that besides 283 branches exempted from making a valuation return, 3,409 made such returns, 1,330 showing a surplus and 2,079 a deficiency. The funds of the lodges showing a surplus amounted to 2,872,503 *l.*, of those showing a deficiency to 2,218,137 *l.* The total surplus was 597,291 *l.*, the total deficiency 1,366,626 *l.*, leaving a net deficiency of 769,335 *l.* Of the three kingdoms Scotland alone showed a balance surplus, 19,556 *l.* as against 7,946 *l.* deficiency.

Large as the above figures are, they fall a good deal short of the figures given in the publications of the Order for the whole of the Unity. On the 1st January 1889 the total number of districts for the British Isles was 415, of lodges 3,639, making in all 4,054 branches, with 568,312 members. In addition to these, there were

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were 43 districts and 777 lodges in the rest of the British Empire and in foreign countries returning 70,040 members, thus carrying the total to 458 districts, 4,416 lodges, and 638,352 members.* Deducting one lodge in Buenos Ayres, two in the Danish West Indies, and one at Colon, one in the Orange Free State, and three districts with 31 lodges in the United States, all the rest appear to be in the British Colonies and Dependencies, but mainly in Australasia, the figures for which are as follows:—

———	Lodges.	Members.
Victoria - - - -	161	17,183†
New South Wales - - -	143	14,650
South Australia - - -	102	11,665
New Zealand - - -	139	9,825
Queensland - - - -	72	5,244
Tasmania - - - -	28	3,254
Western Australia - -	8	419
Fiji - - - - - -	2	47
TOTAL - - -	655	62,287

The Dominion of Canada comes next, but at a huge interval, with 58 lodges and 2,644 members.

Then the South African Colonies (including the Orange Free State Lodge), with 18 lodges and 1,913 members.

Then the European dependencies, Gibraltar and Malta, with three lodges and 704 members.

Lastly, the West Indies and Bermuda (three foreign lodges included), with 11 lodges and 416 members.

The only considerable group in a foreign country is that of the United States, 31 lodges and 2,034 members, or more than any imperial group except the Australasian and Canadian ones.

In the British Isles the number of members has nearly trebled since 1852, rising from 225,194 to 638,352, the average number of members per lodge having more than doubled (69 in 1852, 144 in 1889). The number of admissions has fluctuated from 10,217 in 1882 to a maximum of 43,971 in 1883, nearly equalled in 1885 with 43,959; it was 39,844 in 1889. The secessions, &c. have fluctuated in like manner, from a minimum of 2,231 in 1862 to a maximum of 25,383 in 1882; they were 19,744 in 1889, or very nearly half the admissions. The deaths of members and widows have also fluctuated more than might have been expected, the minimum for members having been 1,514 in 1875, for widows 1,816 in 1852, the maximum both for members and widows in 1889 (7,572 for the former and 4,565 for the latter).

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* This figure had increased on the 1st January 1890, by 13,538, to 651,890.

† According to the report of proceedings of the Grand Annual Moveable Committee of the Unity in Victoria, held on the 14th March 1890, a copy of which has been forwarded to this office, these figures had increased, by the 31st December 1889, to 274 lodges and 20,131 members. The gross value of the lodge funds at the same date was 245,887 *l.* It may be observed that in the Colony the Order has now collected statistics of its sickness and mortality for 24 years.

The funds have grown in twenty years from 2,594,053 *l.* at the beginning of 1868 to 5,868,583 *l.* at the beginning of 1887, or over 126 per cent.[*]

In connection with the Order should also be mentioned the juvenile societies which act as feeders to it. Of these 996, with 50,140 members and 54,622 *l.* funds, 11,885 members having been admitted and 3,021 transferred to lodges in 1888, are enumerated in the list of lodges for 1889–90.[†] All but 22, with 622 members (in Gibraltar and Australasia), belong to the British Isles.

(b.) *The Ancient Order of Foresters.*

The Ancient Order of Foresters is now in point of numbers the largest of any. It grew out of an earlier Order of "Royal Foresters," which can be traced as far back as 1790, and of which a few courts still remain. The claim to fix an earlier birthplace for the Order, at Knaresborough Castle, on the 29th October 1745, appears to be given up in the "Historical Sketch of the Order," by Mr. T. B. Stead, its present permanent secretary, which is prefixed to the "Directory," and from which most of the historical details here given are extracted. The "Royal Order" was for a time fairly successful, and by August 1834 had opened 358 courts in Yorkshire, Lancashire, and Cheshire, besides one in America. In that year, owing to the claim of a court in Leeds to govern the whole Order, a disruption took place, and the "Ancient Order" was founded, drawing away to itself within three months as many as 294 courts of the Royal Order.[‡] Forty-eight more had joined by February 1835, and 31 new courts in all had been opened, making a total of 363. The first "High Court meeting" was held at Salford in that year, 285 delegates attending. The total membership appears to have been 16,510. At this time "prayer entered into every ceremony" of the Order, and the initiation ceremony contained a curious feature, struck out only in 1843, termed the "combat," the chief ranger presenting the candidate with two cudgels or quarter staves, one of which he was to give to any brother in the room as his antagonist. The two then engaged in "combat," at the close of which the sub-chief ranger had to report that "the courage of the candidate had been fairly tried according to ancient custom, and he is found worthy." It was then explained to him that as Adam had "to fight and contend with wild and savage beasts in the forest," so all faithful Foresters had to contend with the world, the flesh, and the devil. In 1835 the first "Directory" of the Order was issued, giving particulars of 392 courts, besides two which had supplied no no information. These were distributed in 24 districts, besides 75 courts out of district. In the winter of 1837 the first court was opened in London. By August 1838 the number of members had grown to 28,086. The 7th (Warrington) Council, 1840–41, granted the first "dispensations" for establishing courts in Scotland and Ireland. The appointment of a permanent secretary was now decided on, but the first choice was unfortunate, and the officer had to resign under discreditable circumstances after only a year's tenure of office. One of his previous competitors was then elected (St. Helen's Council, 1843), and the choice proved this time a most judicious one, the gentleman appointed, Mr. S. Shawcross, having held office from that time for 45 years till his resignation in 1889, and having inseparably associated his name with the marvellous development of the Order during that period. 1847–1849 was a period of internal dissension and trouble in the Order. There was a rival executive council elected in York in 1847, and a rival executive council elected in London in 1848, by a so-called "Protective Committee," and no less than 43 courts were suspended in consequence of the latter agitation, while the funds of the Order were for a considerable period locked up by *distringases.* The Liverpool District got into a very bad condition, and had to be assisted, and the Glasgow District was entirely broken up through the dishonesty of a treasurer, the panic created being such that no new court was registered in Glasgow till 1865. The Wakefield High Court meeting in 1849 passed a resolution for the legalisation of the Order, which was accordingly registered by the Westminster Council of 1849–50, the Order being the first affiliated society to make application for the purpose. Even then, however, the troubles of the Order were not ended, one of the trustees who had not been re-appointed refusing to sign for the withdrawal of some Consols, so that the registrar had to direct the transfer under the powers of the new Act.* Similar difficulties arose in the London United District, which not being registered, the transfer of funds could only be effected by means of a suit in Chancery as late as 1853.

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[*] On the 1st January 1889 they had risen to 7,058,198 *l.*, a further increase of over 20 per cent. in two years.

[†] On 1st January 1890, there were 1,090 societies, with 56,583 members and 61,534 *l.* funds.

[‡] According to Mr. Stead's account, the Royal Order has still 22 courts. Some of these are registered as societies, but the Order has never constituted itself as a society with branches under Section 29 of the Friendly Societies Act, 1875.

The Act of 1850, Section 17, reciting that it was "desirable, for the better security of Friendly Societies, that correct calculations of tables of payment and allowances, dependent on the duration

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* These facts are somewhat misstated in Mr. Stead's historical sketch. He speaks of the trustees having to be reduced to three, "the number allowed by the Friendly Societies Act." The Act of 1850 (13 & 14 Vict. c. 115), to which he would seem to refer, contains no provision as to the number of trustees; and what he probably is misled by is the rule of the Bank of England, which will not admit more than three names in one account.

Again, he speaks of "the value of the new Act" being "shown by Mr. John Tidd Pratt being able to exercise power under it to remove the refractory trustee." The Act contains no such power, but only (s. 19) a power to the Registrar to direct a transfer of stock where a trustee in whose name stock is standing shall have been removed, &c. Farther on, he again speaks of "the assurances that the new Friendly Societies gave facilities for the removal of obstinate or defaulting trustees." It is difficult to see what this refers to, although Section 28 of the 13 & 14 Vict. c. 115, gave certain seemingly large powers of a judicial nature to the Registrar, which were withdrawn by the Act of the 18 & 19 Vict. c. 63, probably because, for want of effectual means of carrying them out, those powers had proved inoperative.

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duration of sickness and the probabilities of human life should be constructed for their assurance," and that it was "expedient to collect data and facts, resulting from the experience of such societies from time to time, for the purpose of correcting such calculations," had enacted that the trustees or other officers of any society or branch established under the Act, in which any benefits were assured for an allowance in sickness, an annuity, deferred or immediate, or a sum to be paid on death, should, within three months after the expiration of December 1855, and so on every five years, transmit to the Registrar a return of the sickness and mortality experienced by the society or branch, within the preceding five years. No doubt in order to conform to this enactment (although it is not adverted to in the "Historical Sketch of the Order"), the Southampton High Court meeting of 1853 resolved to call for statistical returns. The Glossop Executive Council of 1853–54, had, however, to report that out of 1,698 courts, only 835 had sent returns, of which 83 were of no use, and 48 were available for sickness only. The returns were analysed by Mr. W. Watkins, of Brighton, and reported on by a committee appointed by the High Court meeting of 1854. The complete returns only represented 40,805 members, or less than one-half of the Order, and nothing profitable could be done with them. Still, the example of the Manchester Unity, and the publication of Mr. Ratcliffe's observations on its experience, acted as a stimulus on what was now beginning, if not to rank, as at least to give promise of growing into, a rival Order (number of members in the Manchester Unity, 1856, 251,108; Ancient Order of Foresters, 109,102). Till now, the elementary and unsafe system of equal contributions was in force. The Lynn High Court meeting of 1855 tried to take the first step towards the improvement of the system by making annual average payments compulsory. But the step was premature. The Rochdale High Court meeting rescinded the compulsory part of the law, leaving the adoption of the scale voluntary. The Manchester District had, indeed, openly refused to obey the decision of the Lynn High Court meeting, and had, with its 69 courts, to be suspended; but it rescinded its resolutions, and was reinstated. The report of the Rochdale Council contained, for the first time, a statement of the initiations and mortality of the Order for 1855. A modified attempt to revert to the policy of the Lynn meeting by giving incoming members the option of paying the average scale, or an equivalently larger entrance fee, was defeated at the Huddersfield High Court meeting in 1858. The question of superannuation, either in its genuine form, or disguised as reduced sick pay, was discussed at following meetings, till finally disposed of in the negative by the Halifax High Court meeting in 1864. A creditable resolution was passed at the same meeting, declaring illegal the payment of liquor money for rent, and a resolution adopted, which, however, was not carried out till later, for the establishment of subsidiary high courts in the colonies. The first decisive though elementary step towards security in respect of contributions, was taken by the Plymouth High Court meeting in 1865, 1865, by making compulsory a medical examination of candidates before admission. A scale of payments and benefits, drawn up by a committee appointed for the purpose, was sanctioned at this meeting, and inserted in the general laws, and is known as "The Plymouth Tables"; it was replaced in 1883 by the Birmingham tables, and then in 1886 by the Leicester tables. The Bolton Executive Council named for the first time a Parliamentary agent for the Order. Ireland sent its first delegates to the Wolverhampton High Court meeting in 1869, and two delegates attended from Australia. The Nottingham High Court meeting, 1871, held after the appointment of the Friendly Societies Commission, took the important step of making graduated scales of contributions for new members compulsory as from 1st January 1872; and the York meeting of 1872 established, by annual levy of one halfpenny per member, a benevolent fund for the assistance of courts in distress which should have strictly complied with the general laws, and carried out the advice of the executive council. But Mr. Stead observes of the decision for compulsory scales of graduated contributions, that "the change was not acceptable to a number of courts, who took no steps to introduce scales at all, whilst others fixed upon scales which were only a shade better than equal payments. Council upon council called attention to the matter, but no great pressure was brought to bear upon the courts until 1885, when the Leeds Executive Council suspended 52 courts with 5,579 members, and 32,961 *l.* in funds, which had refused to comply with the general law," most of which, however, have since been reinstated. To the York meeting of 1872 was presented a preliminary report on the sickness experienced by 230 districts in the Order, tabulated by Mr. F. G. P. Neison, comprising 276,911 members, who experienced 2,206,053 days of sickness, or an average of 7·966 per member. A subsidiary high court for the United States was created at the Worcester meeting in 1874, and was followed some years later (1881) by the creation of one for Canada.

The passing of the Friendly Societies Act, 1875, caused great excitement in the Order, it being held by many of the members that the control of the central body" which, by the definition of branch, in Section 4, and by Section 29, is made characteristic of societies with branches, would destroy the independence of the Order. The Edinburgh High Court meeting in 1876 voted against registration under the new Act, but the decision was practically reversed at the Greenwich meeting in 1877, and a "Bond of Union" adopted to reassure the claims of some of the branches. The Newcastle-upon-Tyne High Court meeting of 1878 directed the tabulation of the quinquennial returns of sickness and mortality of the Order, which was done by Mr. Shawcross and his son, Mr. E. B. Shawcross, the tables founded thereon being prepared by Mr. Neison. The question of superannuation was now again taken up, and a special committee appointed at Weymouth in 1882 to frame a superannuation scheme for the Order, whose report was presented and accepted at Birmingham in 1883, and the rules for carrying out the same were adopted at the Manchester meeting in 1884, known as the "jubilee

"jubilee meeting." At this meeting the publication was authorised of monetary tables compiled by Mr. James Barnes from the rates of mortality and sickness of the order calculated by Mr. Neison. At the Leeds meeting in 1885 a special committee was appointed to consider the best means of relieving the decaying courts of the order. According to its report, which was adopted, although modified, at the following High Court meeting (Leicester, 1886), all courts with less than 15 *s.* in the £. were to be dealt with by the executive council, which only gave notice to the court of its condition if it had over 12 *s.* 6 *d.* in the £., but if it had less, could require it to adopt one of the tables at the end of the general laws, the contribution to the High Court Relief Fund being at the same time raised from a halfpenny to one penny per annum. The Leicester meeting also adopted new 3½ per cent. tables of contributions and benefits, calculated from Mr. Neison's actuarial tables, which were issued by the Glasgow Executive Council.

A question which very much agitated the order from the time of the Birmingham High Court meeting in 1883, although arising entirely outside of the United Kingdom, was that of the admission of men of colour to the order, the High Court of the United States having a law prohibiting such admission. Eventually, at the Glasgow High Court meeting of 1889, a vote was carried by a large majority (246 against 41), that "no subsidiary high court or district should have power to prevent the admittance of any man to membership on account of his colour, creed, or nationality, where a court was willing to receive him, but that any such subsidiary high court or district might prescribe such contributions to the funeral fund as might be ascertained to be necessary to provide for any additional liability thereby incurred." The Reading High Court meeting in its turn (1888), again by a large majority (403 to 93), suspended the whole of the courts in connection with the United States Subsidiary High Court, having 42,000 members. In the following year (1889), the Bournemouth High Court meeting granted a subsidiary high court to the members on the Pacific Coast of the United States.

An important domestic matter which now again occupied the order, was the relief of distressed courts. Thirty applications for relief had to be dealt with at the Reading High Court meeting, involving the payment of 7,243 *l.* from the High Court Relief Fund. The members of 17 courts, 65 *l.* in all, were put upon the High Court Sick and Funeral Fund, and the remainder were variously dealt with. At the Bournemouth meeting, Mr. S. Shawcross, and his son Mr. E. B. Shawcross, tendered their resignations, and Mr. T. B. Stead was elected in the former's stead.

The proceedings of the High Court meeting recently held at Hull, 4th August 1890, and following days, have not yet been officially reported in the publications of the Order, but steps appear to have been taken for the further relief of decayed courts, and for regulating valuations, which should improve the financial position of the Order.

According to the abstract of returns of branches prepared at this office (1889, Part II. B.), the number of districts and lodges of

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of the Ancient Order of Foresters, registered at the end of 1886, and making returns, was 251 districts and 3,538 courts, or 3,789 in all, besides four districts and 41 courts which made no returns, making a total of 3,834, or 44 more than in the Manchester Unity; the defaulting branches amounting to under 1·2 per cent., or under half the number in the Manchester Unity. England, Wales, and the Isle of Man, had 230 returning districts and 3,333 courts, besides the districts and courts which made no returns; Scotland had 20 returning districts and 88 courts, and Ireland one district and 17 courts. The total number of members returned was 540,167 (or 22,160 more than by the Manchester Unity), of whom 501,441 in England, Wales, and the Isle of Man, 37,406 in Scotland, and 1,320 in Ireland; these figures being higher for Scotland and Ireland, but lower for England, &c., than those of the Manchester Unity. The total benefit receipts for the year were 857,372 *l.* (83,593 *l.* less than in the Manchester Unity), England, Wales, and the Isle of Man, contributing 814,313 *l.*, Scotland 41,487 *l.*, and Ireland only 1,572 *l.* The total benefit payments were 729,754 *l.* (29.952 *l.* only less than in the Manchester Unity), of which England, Wales, and the Isle of Man, received 690,060 *l.*, Scotland 37,955 *l.*, and Ireland 1,739 *l.*; Ireland thus again, as in the Manchester Unity, spending more than she received. The total receipts for management purposes were 117,988 *l.*, the total payments 113,280 *l.* The total funds of the returning branches were 3,204,404 *l.* (or no less than 2,162,677 *l.* less than in the Manchester Unity), of which 3,034,931 *l.* in England, Wales, and the Isle of Man, 166,559 *l.* in Scotland, and 2,914 *l.* in Ireland.

As respects valuations, the results were far more unsatisfactory than in the Manchester Unity, 3,245 districts and courts (164 less than in the sister order), made a valuation return, besides 81 districts exempted from valuation; 553 only showed a surplus, 2,692 a deficiency. The funds of the courts showing a surplus amounted to 572,100 *l.* (2,300,403 *l.* less than in the Manchester Unity); those showing a deficiency to 1,987,345 *l.* (230,792 *l.* less). The total surplus was 137,769 *l.* (459,522 *l.* less), the total deficiency 2,770,251 *l.* (1,403,625 *l.* more), leaving a net deficiency of 2,632,482 *l.* (or 1,863,147 *l.* more than in the Manchester Unity).

If we turn now to the publications of the order, we find that according to the Directory, the total number of districts in the British Isles was 253, of courts 4,146, in all 4,399 branches, with 625,077 members, besides 22 districts and 516 courts in British Colonies, with 47,445 members, and three districts and 57 courts in foreign countries, with 3,396 members, making a total of 278 districts, 4,719 courts, and 675,918 (benefit) members.*

As in the case of the Manchester Unity, the Australasian Colonies supply the largest colonial group, consisting of 262 courts, with 33,914 benefit members, figures indeed falling still far

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* The distribution of these figures is not altogether correct, courts in the foreign West Indies being returned as colonial, whilst on the other hand courts in the United States sending late returns are not included, and there appears to have been some amount of miscalculation. The corrected total would, however, be higher than the one given.

far short of those of the first-named order. Victoria (37 courts) again shows the largest number of members, 14,156, followed in this case by New Zealand (99 courts and 7,542 members), and South Australia (62 courts and 6,286 members), New South Wales only holding the fourth place, with 42 courts and 3,819 members. The North American Colonies again supply the next largest group of 83 courts and 9,613 members, and the South African the third, of 22 courts and 2,011 members (this time considerably larger figures than the corresponding ones in the Manchester Unity). The European dependencies, Gibraltar and Malta, form the fourth group, with three courts and 1,075 members; then the West Indies with Bermuda, and including British Guiana, and lastly St. Helena, Western Africa, and India, these last making up altogether not much more than 1,000 members. In foreign countries the only considerable group of courts and members is in the United States, where there are still 53 courts with 4,613 members. In 1887 the number of courts in foreign countries was 502, and of members 38,625, the great falling off being due to the split in the order on the colour question, referred to upon p. 35. But it is a characteristic proof of the vitality of the order, that although between 1887 and 1888 there was a decrease in the figures given for the foreign membership of the order of no less than 36,063, the total given for 1st January 1889, 675,618, is only 10,209 short of that for 1st January 1887, so that the figure for 1st January 1890 may be confidently expected to show, not only all loss recouped, but an actual advance over 1887.

The Juvenile Foresters' Societies (not all of which are registered) had, on the 31st December 1889, 83,180 members, and 104,069 *l.* funds; 17,991 members having been admitted during the year, and 4,574 transferred to courts of the order, the total increase of membership in the year being 6,790. These figures greatly exceed the corresponding ones for the Manchester Unity.

The constitution of the Ancient Order of Foresters is of a more democratic character than that of the Manchester Unity of Odd Fellows. Whilst none but districts are represented at the annual moveable committees of the latter, courts may claim representation at the high court meetings of the former, so that the individual units of which the order is composed may take a direct part in its government. Again, the practice of shifting the offices of the order from year to year, though troublesome and expensive, has the effect of diffusing life through the whole of the order to a degree which the rival order cannot wholly reach.

One other peculiarity of the order is the existence within it of an enormous district (the "London United") forming in reality an order in itself, with 529 courts, 93,440 benefit and 3,226 honorary members, 600,402 *l.* court and 119,834 *l.* district funds.

(c.) *The Ancient Order of Shepherds.*

This is a body which was for so many years directly connected with the Ancient Order of Foresters, that the abstracts of the returns

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returns of both have been included in the same part. According to the historical sketch of the order by Mr. T. B. Stead, printed in its Directory for 1890, the connection between Shepherdry with Forestry dates back to the time of the "Royal Foresters," a resolution having been passed at the anniversary of the supreme court of the latter in 1817 to sanction the Ancient Order of Royal Shepherds as the second degree of Forestry. By 1828 seven "sanctuaries" of Shepherds had been founded, each taking the number of the court with which it was connected, the order being under the control of the Foresters' supreme court, but in that year a resolution was passed at the anniversary of the former for the establishment of a Supreme Royal Shepherds' Sanctuary, with a separate fund. The order now began to grow more rapidly, and in 1834, at the anniversary of the supreme sanctuary, over 50 delegates were present. The disruption of that year among the Foresters extended to the Shepherds, and the first high court meeting of the Ancient Order of Foresters in 1834 recognized the "Ancient Order of Shepherds" as the second degree of the order. On the other hand the sanctuaries of the "Royal Order" that remained faithful continued to meet till 1886, when at Huddersfield it was resolved that the supreme sanctuary should be dissolved.

The first "general laws" of the Ancient Order of Shepherds were adopted in 1836, and by them the retiring executive council of the Foresters became the acting one of the Shepherds, an arrangement which lasted till 1854, when the existing executive council of the Foresters became also that of the Shepherds. Difficulties, however, arose through the election to the executive council of the Foresters of members who were not Shepherds. The members of the Leicester Executive Council of the Foresters (1885) finally declined to become the executive of the Shepherds, and eight Shepherds were chosen by the Leicester sanctuaries. This again caused discontent, and a meeting of members of London sanctuaries reported in favour of separation from the Foresters, with a permanent council and scribe, and a fixed office. The Leicester high sanctuary meeting (1886) rejected the proposition, but changed greatly the constitution of the order. That of Glasgow (1887) instructed the executive council for the following year to take out of the ritual all references to Forestry, and sanctuaries were authorised to admit members who were not Foresters. The Reading Executive Council (1888) finally adopted a fixed registered office.

According to the Summary of Returns published by this office, the total number of districts of the Ancient Order of Shepherds making returns to the end of 1886 was 24, of sanctuaries 365 (besides 10 making no returns), having together 21,756 members, and 60,641 *l.* funds. Of 12 districts and 285 sanctuaries valued, one district and 46 sanctuaries showed a surplus, 46 districts and 239 sanctuaries a deficiency; the total surplus amounting to 1,556 *l.*, the total deficiency to 53,130 *l.*, net deficiency 51,574 *l.*, a figure slightly smaller than it would have been in the same ratio as that of the Ancient Order of Foresters,

Foresters. It may be observed that the benefits and contributions among the Shepherds are about half those of the Foresters, so that a member of both orders pays and receives about half more than if he were only a Forester.

The Directory of the Ancient Order of Shepherds for 1890 gives, of course, higher figures: for the United Kingdom, 26 districts and 476 sanctuaries, with 26,095 benefit members; 77,636 *l.* sanctuary and 8,647 *l.* district funds. There are 25 colonial branches in Canada, Gibraltar, British Guiana, South Africa, Queensland, Victoria, and Trinidad, but with 763 members only, and 27 in the United States with 963, carrying the total for the order to 27,734 members, and 80,332 *l.* sanctuary and 8,647 *l.* district funds. As in the Ancient Order of Foresters, there is one disproportionately large district, the "London" one, with 140 sanctuaries out of the total of 440 for England, 6,662 benefit members out of the total of 23,915, and 19,117 *l.* sanctuary and 3,053 *l.* district funds, out of the respective totals of 72,968 *l.* and 8,089 *l.*

In contrast to the Foresters, the total number of members in the order has gone on diminishing every year since 1885, when it attained its maximum of 30,939. The amount of funds, on the other hand, has always gone on increasing. 53 sanctuaries have not yet adopted graduated contributions. 129 in all, out of 476 in the United Kingdom, had, by 1st January 1890, adopted rules admitting members who are not Foresters. The vast bulk of the members belonging to the order must thus still be Foresters, and the figure of its membership can therefore only to a very small extent be considered as an addition to the general membership of the affiliated orders.

IX.—The Annual Returns.

The annual returns received in 1889 from all classes of bodies under the Friendly Societies Acts for the year 1888 amounted to 17,885, those from branches being 11,944. The total increase since 1876, the first year when the returns were required to be made in a fixed form, has been 6,603, or over 58 per cent.

Details as to the returns from Friendly Societies and their branches will be found in Appendix (D.)

Thirteen summonses were taken out for failure to send the annual return against nine Friendly Societies, and four working men's clubs; two cases were taken into court and convictions obtained, viz., one in Cheshire against a Friendly Society, and one in London against a working men's club.

1. *Friendly Society.*

CHESHIRE:

Birkenhead Protestant Benefit Society, Birkenhead.

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2. *Working Men's Club.*

MIDDLESEX:

United Radical Club and Institute, Bay-street, Hackney-road, E.

Ten cases were settled out of court on payment by the societies, eight being then of Friendly Societies and two of working men's clubs. Of the Friendly Societies, seven were in Cheshire and one in Surrey; the working men's clubs were both in Surrey.

1. *Friendly Societies.*

CHESHIRE (7):

Court Rose of England, 1577, A.O.F., Congleton.
Conquering Hero Lodge, 262, G.U.O.O.F., Congleton.
Widow's Friend Lodge, 338, G.U.O.O.F., Congleton.
Court Wilbraham, 1014, A.O.F., Norley, Frodsham.
Court Vale Royal, 515, A.O.F., Over, near Winsford.
Court Humanity, 555, A.O.F., Over, near Winsford.
Court Fountain of Friendship, 3803, A.O.F., Weaverham, Northwich.

SURREY (1):

United Friends Benefit Society, Ewell.

2. *Working Men's Clubs.*

SURREY (3):

Walworth Radical Club and Institute, Walworth-road, S.E.
Hatcham Liberal Club, New Cross-road, S.E.

In one case, that of the Lambeth Progressive Club, Kennington-road, S.E., the summons was simply withdrawn.

X.—THE VALUATIONS.

The number of valuations received in 1889 was 1,428, the numbers for previous years being :—

In 1888 - - - - - -	3,013
„ 1887 - - - - - -	2,796
„ 1886 - - - - - -	3,209
„ 1885 - - - - - -	2,802
„ 1884 - - - - - -	1,448
„ 1883 - - - - - -	2,930
„ 1882 - - - - - -	3,755
„ 1881 - - - - - -	4,856
„ 1880 - - - - - -	3,542

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It is evident from these figures that the valuations, after the first, are not coming in with such promptness as is to be desired. At the beginning of every year, notice is sent out to those societies whose second or subsequent valuations become due in the course of the year, reminding them of the fact, so that ignorance of the requirements of the Act cannot be pleaded as an excuse.

As regards the valuations received, it is satisfactory to note that, on the whole, the quality of the work done by the valuers shows signs of steady improvement. There is still, however, much to be achieved in this direction before the valuations, as a whole, can be safely said to be of such assistance to the societies as was intended.

It should be added that the tendency on the part of societies to give attention to the results of valuation, with the view of taking steps to place their affairs on a satisfactory financial basis, shows signs of increase.

To the above observations by the actuary, the Chief Registrar would add that he has lately observed with regret, among the cancellings of registry after suspension, the name of more than one society that had been valued in previous years, showing apparently that the advantages of registry are, in such cases, not felt equivalent to the onerousness of valuation under the present system. On the whole, he inclines strongly to the view that it will before long be found necessary to reduce, considerably, the fees fixed by Treasury Regulation 15 for valuations by an actuary named by the Registrar.

XI.—AWARDS OF DISSOLUTION OR DISTRIBUTION.

The following awards were made by the Chief Registrar in 1889, on the report of the actuary to the Central Office, for the dissolution of Friendly Societies or the distribution of their funds; the former being four fewer, the latter three fewer than in 1888. The latter class includes, for the first time, a branch (of a Welsh order).

AWARDS OF DISSOLUTION. - - - - - -

NAME AND NUMBER OF SOCIETY.	REGISTERED OFFICE.	Date of Establishment.	Number of Members.
Kinson Friendly Society, 52, Dorsetshire -	Dolphin Inn, Kinson - - - - - -	1830	60
West Hartlepool Seamen's Widows and Orphans' Friendly Society, 849, Durham.	Druids' Hall, Tower-street, West Hartlepool	1864	110
North Cerney Union Club, 288, Gloucester	Bathurst Arms Inn, North Cerney - -	1844	66
Concord and Peace Friendly Benefit Society, 216, Hants.	Chine Inn, Shanklin, Isle of Wight - -	1838	46
Leicester Sick Benefit Society, 760, Leicester	62, Humberstone-gate, Leicester - - -	1883	A society under Section 30.
Friendly Society, 120, Norfolk - - -	Dun Cow Inn, Salthouse - - - -	1791	66
Burton Latimer Friendly Society, 321, Northants.	Endowed School-room, Burton Latimer -	1845	50
Stoke Benefit Society, 716, Warwickshire -	National School-room, Stoke Green, Stoke Coventry.	1850	32
Union Society, 149, Yorkshire - - -	Commercial Rooms, Flowergate, Whitby -	1767	212
Dowlais Firemen's Society, 156, Glamorgan	Corner House Inn, Ifor-street, Dowlais -	1843	41

AWARDS OF DISTRIBUTION OF FUNDS. - - - -

NAME AND NUMBER OF SOCIETY.	REGISTERED OFFICE.	Date of Establishment.	Number of Members.
Friendly Society, 198, Berkshire - - -	School-room, Uffington - - - - -	1859	69
Rossendale Sick Benefit and General Benefit Society, 4,606, Lancashire.	National School, Tunstead, Stacksteads -	1853	29
William Shakespeare Lodge, O.D., 6,691, Lancashire.	High Peak Inn, 219, Park-road, Liverpool -	1868	37
East and West India Dock Company's Provident Association, No. 2, 5,162, Middlesex.	West India Docks, Poplar, E. - - -	1888	509
Working Men's Provident Society, 937, Norfolk.	Wesleyan School-room, Wells - - -	1864	62
Friendly Society, 227, Northants - -	Crown Inn, Charlton - - - - -	1843	–
Chapel Brampton Club, 447, Northants -	School-room, Chapel Brampton - - -	1835	13
Kemeys Lodge 229, M.U., P.I., Bridgend and Cowbridge District (Branch).	Unicorn Inn, Llanedarne - - - -	1869	27

- - - - - - Awards of Dissolution.

Nature of Benefits.	Contributions, Graduated or Uniform, for all Ages at Entry.	Approximate Amount of Funds.	Percentage of Amount required Approximately for Solvency.	Remarks.
Sick pay up to 70 and sums at death ; annuities after 70.	Uniform - -	£. 160	7·7	The benefit had evidently been fixed without regard to amount of contributions.
Sums at death, and reversionary annuities to widows and children.	Uniform - -	80	Assets nearly nil.	- ditto - - ditto.
Sick pay and death benefit - -	Uniform - -	148	11·0	A dividing society, sharing out funds over 150*l*. every seven years.
Sick pay for life and sums at death	Uniform - -	100	3·4	*See* remarks on Kinson Friendly Society.
Sick pay and medical aid - -	Graduated - -	400 (Say.)	Not ascertained ; practically nil.	This society was a collecting society under Section 30, and although only registered in 1883 had completely collapsed ; claims by members and outside creditors to a large amount being unsatisfied, and the deeds relating to a mortgage for 400*l*. being held by a firm of solicitors as security for their costs.
Sick pay up to 70 ; annuities after 70 ; and sums at death.	Uniform - -	650	32·3	
Sick pay for life and sums at death	Uniform - -	88	4·8	*See* remarks on Kinson Friendly Society.
Sick pay for life and sums at death	Uniform - -	160	13·6	- ditto - - ditto.
Sick pay for life and sums at death	Uniform - -	1,650	20·0	*See* remarks on Kinson Friendly Society. This society received a privileged rate of interest from National Debt Commissioners.
Sick pay for life and sums at death	Uniform - -	160	11·5	

- - - - - - Awards of Distribution of Funds.

Sick pay for life and sums at death	Uniform - -	56	3·1	*See* remarks on Kinson Friendly Society.
Sick pay up to 70, or for life and sums at death .	Graduated - -	1,055	Say 300·	Rates of contribution certified by an actuary.
Sick pay for life and sums at death	Graduated - -	40	3·9	*See* remarks on Kinson Friendly Society.
Sick pay for life and sums at death	Graduated - -	1,385	Practically solvent.	When application was formally made for forms for dissolution strong representations were made to the members pointing out that the society appeared to be in a position well calculated to provide the benefits assured to the members, and that great hardship would be inflicted upon members too old to join another society of good financial position ; but these representations were disregarded.
Sick pay for life and sums at death	Uniform - -	30	1·1	*See* remarks on Kinson Friendly Society.
- - - - -	- - -	Not ascertained.	Not ascertained.	This society was insolvent probably. Certain members in receipt of benefit refused to sign the instrument, and it was left to the Chief Registrar to specially adjudicate as to their share of the funds.
Sick pay for life and sums at death	Uniform - -	20	- ditto -	The funds were equally distributed among the members.
Sick pay for life and sums at death	Uniform - -	231	- ditto.	

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XII.—WORKING OF THE ACTS.

(1.) *Cancellings and Suspensions of Registry.*

The following societies had their registries cancelled for default in sending valuations, after three suspensions, with the exception of the West Mersea Good Samaritan Benefit Club and the River Mersey Steam Service Protective Society, each of which was cancelled after four suspensions:—

COUNTY.	Register Number.	NAME OF SOCIETY.
ENGLAND:		
Cambridge - -	169	Amicable Society, Parson Drove.
Cornwall - -	378	Stoke Climsland Benevolent Society, Stoke Climsland.
Essex - - -	784	West Mersea Good Samaritan Benefit Club, West Mersea.
Lancaster - -	43	Benevolent Society, Halsall.
„ - - -	5,363	Hornby Castle Lodge, 1,191, O.D. Friendly Society, Hornby.
„ - - -	6,151	River Mersey Steam Service Protective Friendly Society, Liverpool.
„ - - -	1,708	Independent Manchester and Salford Burial Society, Manchester.
„ - - -	4,665	Red Rose Male and Female Friendly Society, Rochdale.
Leicester - -	413	Victoria Friendly Society, Burbage.
Middlesex - -	2,351	Bold Foresters' Birmingham Society.
Somerset - -	384	Loyal Brothers' Friendly Society, Shepton Beauchamp.
York - - -	344	Charitable and Brotherly Society, Carcroft.
WALES:		
Carnarvon - -	36	Total Abstinence Society of Dinorwic and its Vicinity, Dinorwic.
Glamorgan - -	1,652	Merthyr Vale Colliery Working Men's Sick and Accident Fund Friendly Society, Merthyr Vale.

Besides the above cases, and the ordinary cancellings of registry by request, on the converting societies into branches, there were two cancellings of registry of Friendly Societies on their conversion into companies, and two by request, one in which a society had in fact already been registered as a society, and one in which it had been registered as a branch. The registry of a working men's club was also cancelled by request. The names of the societies will be found in Appendix I.

The following 132 societies (being 70 more than in 1888) had their registry suspended for default in sending valuations; a second suspension being marked with *, a third with †, and *c* indicating cancelling of registry.

(A.)—SOCIETIES

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(A.)—SOCIETIES whose Suspension was renewed from 1888.

COUNTY.	Register Number.	NAME OF SOCIETY.
ENGLAND:		
Bucks - - -	239	*Waddesdon Provident Benefit Society, Waddesdon.
Cambridge - -	298	†Elsworth Friendly Society, Elsworth.
„ - -	169	*†cAmicable Society, Parson Drove.
Cornwall - -	378	*†cStoke Climsland Benevolent Society, Stoke Climsland.
Lancaster - -	43	†cBenevolent Society, Halsall.
„ - -	5,363	*†cHornby Castle Lodge, 1,191, Order of Druids' Friendly Society, Hornby.
„ - -	4,665	†cRed Rose Male and Female Friendly Society, Rochdale.
„ - -	1,608	*Royton Benevolent Sick and Funeral Society, Royton.
Leicester - -	622	†Friendly Society, Groby.
Northampton - -	188	†Rushton Friendly Society, Rushton.
Wilts - - -	344	*Hilperton Friendly Benefit Society, Hilperton.
York - - -	344	*†cCharitable and Brotherly Society, Carcroft.
WALES:		
Carnarvon - -	36	†cTotal Abstinence Society of Dinorwic and its Vicinity, Dinorwic.
„ - -	78	*Vale of Nanttle Friendly Society, Talysarn.
Glamorgan - -	1,652	†cMerthyr Vale Colliery Working Men's Sick and Accident Fund Friendly Society, Merthyr Vale.
Merioneth - -	13	*Union Society, Dolgelly.

(B.)—SOCIETIES first Suspended in 1889.

COUNTY.	Register Number.	NAME OF SOCIETY.
ENGLAND:		
Chester - -	693	Bollington, No. 1, Union Burial Society, Bollington.
„ - - -	956	Albert Lodge, 765, L.O. Modern Druids' Friendly Society, Helsby.
„ - - -	1,257	*Safeguard of Moulton Tent, 275, I.O.R., S.U., Friendly Society, Moulton.
Cornwall - -	328	Friendly Society, Hessenford.
„ - - -	374	*Porthleven Temperance Benefit Society, Porthleven.
Cumberland - -	278	*Green Bank Lodge, U.O.F.G. Friendly Society, Harrington.

COUNTY.	Register Number	NAME OF SOCIETY.
ENGLAND—*contd.*		
Derby - - -	436	Bradwell Independent Union Society, Bradwell.
" - - -	980	Mount Carmel Tent, 145, I.O.R., S.U., Friendly Society, Derby.
" - -	972	Pride of the Village Friendly Society, Sandiacre.
Durham - -	628	Court Pride of Brandon, 3,333, A.O.F. Friendly Society, Brandon.
" - - -	643	*Loyal Star of the East Lodge, 645, O.D. Friendly Society, Bishopwearmouth.
" - - -	761	*Loyal Victoria Lodge, 779, O.D. Friendly Society, Bishopwearmouth.
" - - -	1,080	*†Court Jonathan Priestman, 4,999, A.O.F. Friendly Society, Leadgate.
" - - -	630	*Good Intent Lodge of Gardeners' Friendly Society, Church Merrington.
" - - -	882	*Loyal Pride of the North Lodge, 815, O.D. Friendly Society, Monkwearmouth.
" - - -	1,346	*Hawthorn Blossom Lodge, 1,122, U.O.F.G. Friendly Society, Rainton Gate.
" - - -	980	Women's Friendly Society, Old Washington.
Essex - - -	784	*c*West Mersea Good Samaritan Benefit Club, West Mersea.
Lancaster - -	3,501	*Good Samaritan Tent, I.O.R., S.U., Friendly Society, Accrington.
" - -	6,214	*†Limbrick Conqueror Court, 1,987, A.O.F. Friendly Society, Adlington.
" - -	3,302	Fidelity Society, Ashton-under-Lyne.
" - -	4,705	Man on the Mountain Lodge, G.U.O.O.F. Friendly Society, Bolton.
" - -	3,964	*Sir Colin Campbell Lodge, N.I.O.O.F. Friendly Society, Bury.
" - -	4,069	*†Court Eagle, 3,492, A.O.F. Friendly Society, Bury.
" - -	5,778	Prince Consort Lodge, 200, G.P.A.L.O. Friendly Society, Clough Fold.
" - -	5,369	Humphrey Cheetham Lodge, 275, I.O.O.F., M.U., Friendly Society, Egerton.
" - -	5,403	Loyal Triumphant Lodge, 2,247, I.O.O.F., M.U. Friendly Society, Egerton.
" - -	6,932	Lily of the Valley Lodge of the Mutual Independent Druids' Sick and Burial Society, Hareholme.
" - -	7,054	Sons of Zebedee Lodge, Fishermen Friendly Society, Haslingden.
" - -	2,594	* Alexandra Burial Society, St. Helens.
" - -	3,097*d*	Leigh District, U.O.F.G. Friendly Society, Leigh.
" - -	6,151	**c*River Mersey Steam Service Protective Friendly Society, Liverpool.
" - -	1,708	*c*Independent Manchester and Salford Burial Society, Manchester.
" - -	6,962	*Queen Caroline Lodge, Family Burial Society, Manchester.
" - -	4,902	Perseverance Lodge, 91, G.U.O.O.F. Friendly Society, Oldham.

COUNTY.	Register Number.	NAME OF SOCIETY.	Report.
ENGLAND—*cont^d.*			
Lancaster - -	5,205	Loyal Welcome Friend Lodge, 587, N.I.O.O.F. Friendly Society, Oldham.	
" - -	6,438	*†Loyal William Radcliffe Lodge, 801, N.I.O.O.F. Friendly Society, Oldham.	
" - -	5,068	*Moss Rose Lodge, U.O.F.G. Friendly Society, Preston.	
" - -	5,225	Rose of the Valley Lodge, 865, U.O.F.G. Friendly Society, Preston.	
" - -	5,324	Gallant Serjeant Lodge, 877, U.O.F.G. Friendly Society, Preston.	
" - -	5,424	*Bud of Hope Lodge, U.F.G. Friendly Society, Preston.	
" - -	1,379	Society of different Trades and Artificers, Rivington.	
" - -	5,563	*Sons of Freedom Tent, 1,117, I.O.R., S.U., Friendly Society, Skelmersdale.	
" - -	3,156	Royal Victoria Lodge, 1,013, G.U.O.O.F. Friendly Society, Stalybridge.	
" - -	5,501	Loyal Improvement Lodge, 525, I.O.O.F., M.U., Friendly Society, Turton.	
" - -	6,067	Loyal Special Lodge, I.O.O.F., M.U., Friendly Society, Turton.	
" - -	6,101	Olive Branch Lodge, 636, G.U.O.O.F. Friendly Society, Widnes.	
" - -	3,788	*Pride of Wigan Division, O.S.T. Friendly Society, Wigan.	
Leicester - -	413	*†*c*Victoria Friendly Society, Burbage.	
" - -	187	*Female Friendly Society, Cosby.	
" - -	740	Glenfield Male Friendly Society, Glenfield.	
" - -	734	Hugglescote Christian Relief Society, Hugglescote.	
Lincoln - -	546	*Baston Old Friendly Society, Baston.	
" - -	421	Sir Colin Campbell Lodge, G.U.O.O.F. Friendly Society, Grimsby.	
" - -	507	*Great Grimsby District of A.F.G. Friendly Society, Great Grimsby.	
" - -	386	Good Samaritan Lodge, G.U.O.O.F. Friendly Society, New Holland.	
Middlesex - -	2,351	*†*c*Bold Foresters' Birmingham Society.	
" - -	3,409	United Tradesmen's Benefit Society.	
" - -	4,355	*Sanctuary Townsend's Pride, 3,757, A.O.S. Friendly Society.	
" - -	4,950	Faulkner Lodge, 925, N.A.I.U.O.O.F. Friendly Society.	
" - -	5,061	German United Master Hair Dressers' Benefit Society.	
" - -	5,155	Railway Signalmen's United Aid and Sick Society.	
Monmouth - -	707	Blooming Rose Lodge, 181, Philanthropic Institution, Llantilio Pertholey.	
" - -	774	Endeavour Lodge, Philanthropic Institution Friendly Society, Pontypool.	

COUNTY.	Register Number.	NAME OF SOCIETY.
ENGLAND—*cont^d.*		
Norfolk - -	361	Sutton New Friendly Society, Sutton.
Northampton -	313	*Holcot Benefit Society, Holcot.
" - -	496	Newborough Friendly Society, Newborough.
Nottingham - -	654	Independent Dragon Lodge of Odd Fellows' Friendly Society, Hucknall Torkard.
" - -	596	Castle Rock Lodge, 893, N.A.I.U.O.O.F. Friendly Society, Nottingham.
" - -	442	Good Intent Lodge Friendly Society, 129, N.A.I. U.O.O.F., Ruddington.
Somerset - -	384	*†cLoyal Brothers' Friendly Society, Shepton Beauchamp.
Stafford - - -	1,882	Staffordshire Royal Oak Lodge, 810, N.A.I.U.O. O.F. Friendly Society, Aldridge.
" - - -	1,211	Victoria Lodge, G.U.O.O.F. Friendly Society, Betley.
" - - -	1,971	*Rose in June Lodge, 967, U.F.G. Friendly Society, Heath Town.
" - -	1,559	*Widow and Orphans' Society, Lichfield.
" - - -	1,491	Victoria Queen of England Lodge, 533, N.A.I.U. O.O.F. Friendly Society, Rushall.
" - - -	1,818	Prince of Wales Lodge, Wolverhampton Order of Odd Fellows' Friendly Society, Wednesbury.
" - -	1,228	Acorn Lodge, U.F.G. Friendly Society, Wolverhampton.
Suffolk - - -	886	East Suffolk Provident Chapter Friendly Society, Lowestoft.
Sussex - - -	123	Hurstpierpoint Tradesmen's Friendly Society, Hurstpierpoint.
Warwick - -	1,002	Church General Burial Society, Coventry.
Wilts - - -	321	Kingston Deverill Friendly Temperance Society, Kingston Deverill.
" - - -	394	Salisbury Liberal and Constitutional Benefit Society, Salisbury.
Worcester - -	286	Spadesbourne Lodge of Odd Fellows' Friendly Society, Bromsgrove.
" - -	618	*Rock Cross Friendly Benefit Society, Rock.
York - - -	1,331	Amicable and Charitable Society, Ackworth.
" - - -	3,389	*Court Star of Brunswick, 522, A.O.F. Friendly Society, Carlton.
" - - -	3,722	Stapleton Lodge, 1,273, I.O.O.F., M.U., Friendly Society, Carlton.
" - - -	3,791	*Lily of the Valley Friendly Society, Castleford.
" - - -	1,189	Court Kilham, 605, A.O.F. Friendly Society, Kilham.

COUNTY.	Register Number.	NAME OF SOCIETY.
ENGLAND—*contd.*		
York	2,742	Temple of Charity Lodge, 131, U.A.O.D. Friendly Society, Kirkstall.
„	1,232	*Angel Senate, 76, A.O.R. Friendly Society, Leeds.
„	2,124	*St. John's Lodge, 11, Leeds U.O.O.F. Friendly Society, Leeds.
„	2,129	Dove Sick and Burial Society, Leeds.
„	2,287	*General Prosperity Lodge, 20, Free and Independent Order of Odd Fellows Friendly Society, Leeds.
„	3,164	Royal George Senate, 83, A.O.R. Friendly Society, Leeds.
„	2,248	Village Lodge, 1, Morley Order of Odd Fellows Friendly Society, Morley.
„	852	*†Court Victoria, 507, A.O.F. Friendly Society, Newton-upon-Ouse.
„	3,016	West Riding Lodge, 130, N.I.O.O.F. Friendly Society, Ossett.
„	550	Royal Foresters Friendly Society, Woolroad.
WALES:		
Cardigan	74	Female Friendly Society, Blaenpenal.
Carnarvon	237	*†Mynyddwr Lodge of the I.O.O.F., M.U. Friendly Society, Conwyl Elfed.
„	117	*Albion Friendly Society, Llanelly.
Denbigh	145	Loyal Clwydian Lodge, 1,680, I.O.O.F., M.U. Friendly Society, Denbigh.
„	204	Loyal Howell's Lodge, 4,703, I.O.O.F., M.U. Friendly Society, Denbigh.
„	225	*Loyal Rock of Horeb Lodge, I.O.O.F., M.U. Friendly Society, Groes.
„	192	*Fruitful Pear Tree Lodge of Druids Friendly Society, Ponkey.
Glamorgan	753	Gwron Lodge, I.O.A. Friendly Society, Aberdare.
„	1,261	Hywel Dda Lodge, 111, L.O.A. Friendly Society, Aberdare.
„	906	Loyal Clogwyn Avon Lodge, 30, I.O.A., M.U. Friendly Society, Blackwells.
„	94	New Friendly Society, Cefn Cribbwr.
„	1,282	*Morfudd Society of True Ivorites, Cymmer.
„	1,083	*Blwch Elian S. of True Ivorites, Eglwysilan.
„	1,482	Queen of the Valley Lodge, 277, Philanthropic Institution Friendly Society, Pentre.
„	606	*Poundfald Friendly Society, Poundfald.
„	802	*†Court Pascoe St. Leger Grenfell, 3,391, A.O.F. Friendly Society, Swansea.

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The following tables show the number of notices of suspension issued and societies suspended, together with the number of valuations received from such societies during 1889.

Notices of Suspension Issued and Societies Suspended.

Number of Notices Issued.		Registry Suspended.			Registry Cancelled.	Valuations received after Notice of Suspension.	Valuation in Progress.	Exempt from Valuation.	Suspension not carried out.	Not suspended on First Notice; Further Notice Issued.	Under Notice of Suspension.	Dissolved.	Valuation not insisted on.	Still under Suspension.		
		Once.	Twice.	Three Times.										First Suspension.	Second Suspension.	Third Suspension, and Notice of Cancelling.
1888, the Suspension being continued in 1889	30	–	5	3	8	–	–	–	13	–	–	1	–	–	–	–
1888 „ „ due „ 1889	20	5	–	–	–	12	–	1	–	1	–	–	1	–	–	–
1889 „ „ „ „ 1889	263	24	6	1	6	104	2	11	1	31	–	3	–	37	31	6
1889 „ „ „ „ 1890	46	–	–	–	–	9	2	1	–	–	31	2	1	–	–	–
TOTAL - - -	359	29	11	4	14	125	4	13	14	32	31	6	2	37	31	6

Number of Notices issued in 1889 - - - - - 309.

Valuations Received.

Notices Issued.	AFTER					TOTAL.
	First Notice of Suspension.	Second Notice of Suspension.	First Suspension.	Second Suspension.	Third Suspension.	
1888, Suspension being due in 1888 - - -	1	–	–	–	1	2
1888 „ „ „ 1889 - - -	9	1	11	2	3	26
1889 „ „ „ 1889 - - -	94	13	20	4	2	133
1889 „ „ „ 1890 - - -	6	3	10	11	–	30
TOTAL - - -	110	17	41	17	6	191

It will be observed that considerable pressure has been put upon societies to enforce valuation. And if the first notice of suspension did not bring in so large a proportion of valuations as in 1888 (over 58 per cent. as against over 73 per cent.), it brought in more than in any previous year. Still, as ever, the first notice and first actual suspension bring in the largest numbers.

(2.) *Directions to transfer Stock.*

Two directions were given by the Chief Registrar to transfer stock,

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stock, both in the case of branches of the Manchester Unity of Odd Fellows:—

			£.	s	d.	
5 Oct.	1889	Loyal Ebrington Lodge, 3,914, M.U., Totnes, Devon.	842	7	4	Consols.
4 Dec.	,,	Haggerston Lodge, 2,839, M.U., Hair-street, Kingsland-road, Middlesex.	350	–	–	ditto.

(3.) *Settlement of Disputes by the Chief Registrar.*

One dispute was decided by the Chief Registrar under the provisions of Section 22 of the Friendly Societies Act, 1875:—

Construction of Rules; Supplementary Sick Fund.—By the 23rd rule of the United Star Order of Odd Fellows, a registered friendly society, headed "Supplementary Sick Fund," it was provided that a supplementary sick fund should be formed by the contributions of members who wished to join, but should not be made compulsory on any member. Whilst the ordinary sick benefits were 2 *s.* per day (Sundays excepted) for 26 weeks, then 1 *s.* per day for another 26 weeks (Rule 14), out of a contribution of 4 *s.* per quarter, and 3 *s.* of the entrance fees (Rule 15), each member consenting to join the supplementary sick fund was to pay a contribution, varying according to age, of from 2 *s.* 3 *d.* up to 2 *s.* 9 *d.* at 40, receiving, after payment of four quarters' contributions, 8 *s.* for 26 weeks, 4 *s.* for 26 weeks, and 2 *s.* for remainder of sickness. By Rule 24, providing for a supplementary funeral fund, members contributing to such fund were to pay 1 *d.* extra per quarter to management on each fund. Contributions to the supplementary funds were only to be received quarterly. By Rule 37, should the funds of the society be reduced below 100 *l.*, a levy was to be made on all members until the same reached that amount. There were never more than five subscribers to the supplementary sick fund, all of whom did not claim the benefits to which they were entitled. At the end of 1888 the fund amounted to 4 *l.* 15 *s.* 9½ *d.*, out of which 2 *l.* 10 *s.* 8 *d.* was paid to Dench, the claimant, for 38 days' sick pay, and 1 *l.* 12 *s.* to another subscriber for 24 days' sick pay, leaving a balance of 13 *s.* 1½ *d.* Dench had referred his claim to arbitrators under the rules, whose award had been that they freely acknowledged his claim on the supplementary fund of 1 *l.* 6 *s.* 8 *d.* (the amount then claimed by him), and were perfectly willing to pay the said sum directly the said funds permitted. Dench carried the claim into the county court, which eventually directed the matter to be referred to the Chief Registrar.* Dench contended that the deficiency in the supplementary sick fund was to be met by levy on the members generally. He admitted having received all that he was entitled to under Rules 14 and 15. Held, that the supplementary sick fund was a separate fund, to which the power of levy did not extend. Award, that Dench was not entitled in respect of his claim of 5 *l.* 10 *s.* 8 *d.* to any sum out of the general assets of the order, but only under Rule 23 to a share from time to time proportionably with other lawful claimants of the supplementary sick fund provided by the said rule, and now amounting to 18 *s.* 7 *d.*; that he was not entitled to the sum of 5 *l.* 10 *s.* claimed by him for expenses; and the expenses of the award were directed to be paid by Dench.—(*Dench* v. *United Star Order of Odd Fellows;* hearing 21st June 1889; award 27th June.)

(4.) *The Affiliated Orders.*

Forty-seven societies, or the same number as in the two previous years, registered 603 branches, of which 439 were new and 164 converted. In the following list four societies which had not previously registered branches are marked with an asterisk:—

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* It need hardly be observed that the county court had itself no power to make such reference, and that it had to be made by the parties in Form P., under the Treasury Regulations, and the consent of the Treasury obtained.

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SOCIETIES.	BRANCHES.		
	New.	Converted.	TOTAL.
Independent Order of Rechabites, Salford Unity	103	24	127
Ancient Order of Foresters	23	47	70
*United Juvenile Order of Total Abstinent Sons of the Phœnix	55	–	55
Manchester Unity of Odd Fellows	22	19	41
Grand United Order of Odd Fellows	22	18	40
National Independent Order of Odd Fellows	29	3	32
National United Order of Free Gardeners	11	19	30
Original Grand Order of Total Abstinent Sons of the Phœnix	29	–	29
Order of the Sons of Temperance	17	4	21
United Order of Total Abstinent Sons of the Phœnix	20	–	20
United Ancient Order of Druids	8	4	12
Ancient Benefit Friendly Society	12	–	12
Loyal Order of Ancient Shepherds, Ashton Unity	10	–	10
Loyal United Order of Anglo-Saxons	10	–	10
Ancient Order of Shepherds	5	3	8
Kent United District, Ancient Order of Britons	1	7	8
Nottingham Ancient Imperial United Order of Odd Fellows	2	5	7
Ancient Noble Order of United Odd Fellows, Bolton Unity	6	–	6
Philanthropic Order of True Ivorites, St. David's Unity	3	2	5
Pure Order of United Britons	2	3	5
Irish National Foresters Benefit Society	5	–	5
Order of Druids	5	–	5
Grand Independent Order of Loyal Caledonian Corks	4	–	4
United Order of Total Abstinent Sisters of the Phœnix	3	–	3
Loyal Order of Alfreds	2	1	3
Wisbech Unity, Loyal Order of Ancient Shepherds	2	1	3
*Independent Order of Odd Fellows, East Anglian Unity	3	–	3
United Sisters, Suffolk Unity	3	–	3
Improved Independent Order of Odd Fellows, London Unity	2	–	2
Improved Independent Order of Odd Fellows, South London Unity	2	–	2
Independent Order of Odd Fellows, Kingston Unity	2	–	2
Independent Order of the Golden Fleece, Bradford Unity	–	2	2
*Amalgamated Independent Order of Total Abstinent Sons of the Phœnix	2	–	2
Merthyr Unity, Philanthropic Institution	1	1	2
Independent Order of United Brothers, Midland Unity	2	–	2
Ancient Order of Romans	1	–	1
British United Order of Odd Fellows	1	–	1
Derby Midland United Order of Odd Fellows	1	–	1
Dorset Friendly Society	1	–	1
Order of Ancient Britons, Merthyr and Dowlais Unity	1	–	1
Great Grimsby United Order of Odd Fellows	1	–	1
Wordsley Wolverhampton Loyal Order of Odd Fellows	1	–	1
Loyal United Order of Odd Fellows	1	–	1
Loyal Order of British Shepherds, Leigh Unity	–	1	1
Original Grand Order of Total Abstinent Sisters of the Phœnix	1	–	1
*Nottingham Independent Order of Druids	1	–	1
Locomotive Steam Enginemen and Firemen's Friendly Society	1	–	1
	439	164	603

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The Independent Order of Rechabites and Ancient Order of Foresters still head the list, the former being again the only order registering more than 100 branches. The third place is now taken by a juvenile order connected with the United Order of Total Abstinent Sons of the Phœnix,—only three societies, as last year, registering over 50 branches. Seven societies registered more converted than new branches, or converted ones only. Of societies registering two or more branches in 1888 and 1889, the following only registered more new branches in 1889: Grand United Order of Odd Fellows, National Independent Order of Odd Fellows, Original Grand Order of Total Abstinent Sons of the Phœnix, United Order of Total Abstinent Sons of the Phœnix. Two hundred and fifty-eight branches, or 57 more than in the previous year, representing nearly 43 per cent. (instead of 36) of the whole, were registered by temperance orders. The purely female orders registered seven branches (nearly twice as many as in 1888), irrespectively of female tents of Rechabites.

(5.) *Certificates of Exemption from Section* 30.

The following is a list of the societies exempted in 1889 from the provisions of Section 30 of the Act of 1875, by certificate of the Chief Registrar, with the dates of the certificates:—

COUNTY.	Register Number.	Name and Place of Society.	Date of Certificate.
ENGLAND:			
Northumberland	393	Northumberland and Durham Miners Permanent Relief Society, Newcastle-on-Tyne.	23 Aug. 1889
Derby - -	1,033	Midland Counties Miners Permanent Relief Fund Friendly Society, Stonebroom.	21 Sept. „
„ - -	1,046	Midland District Miners Fatal Accident Relief Society, Derby.	21 „ „
Lancashire -	6,204	Lancashire and Cheshire Miners Permanent Relief Society, Wigan.	21 „ „
Stafford - -	1,937	North Staffordshire Coal and Ironstone Workers Permanent Relief Society, Stoke-on-Trent.	21 „ „
York - - -	4,076	West Riding of Yorkshire Miners Permanent Relief Fund Friendly Society, Barnsley	—
WALES:			
Denbigh - -	248	North Wales Miners Permanent Relief Fund, Ross, Wrexham.	—
Glamorgan -	1,671	Monmouthshire and South Wales Miners Permanent Provident Society, Cardiff.	—

By direction of the Treasury, the applications for approval of the certificates are to be only periodically submitted.

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XIII.—FRIENDLY SOCIETIES IN THE COLONIES AND FOREIGN COUNTRIES.

The following details are extracted from publications forwarded to this office from some of the colonies or from foreign countries:—

Queensland.

The Third Report (28th December 1888) of the Registrar of Friendly Societies, Building Societies, and Trade Unions, Mr. W. T. Blakeney, for the quinquennial period 1882–1886, and for the year ending 31st December 1887, Brisbane, 1889, was received too late for notice in the Chief Registrar's Report for 1888. The Registrar states that the past year had been chiefly occupied in the collection, examination, correction, and compilation of statistics and other information relating to the various societies throughout the colony. The effort to obtain a thorough insight into the financial and numerical condition of the societies had been attended with considerable difficulty, and the report had been greatly delayed in consequence of the unsatisfactory state of some of the returns sent in. The Registrar is now able to set out financial and numerical statistics for the six years ending 31st December 1887; also the results of the valuations of nearly all the societies, together with copies of valuers' reports, and the official valuer's comments thereon. The particulars for the five years to 31st December 1886 have been summarised, and the results given; for the year 1887 the details are appended, and it is the Registrar's intention to continue the publication of similar statements year by year, with an abstract and summary at the end of each quinquennial period, when the results will be analysed and appended to the valuation statements. In addition to the general statements for 1882–86, the Registrar has annexed a statement of net receipts and expenditure under the principal headings, dividing the revenue into receipts from members and receipts for interest, and the expenditure into payments for benefit and payments for management. The amounts given in this table have been obtained by eliminating all contra items and cross entries, which in the returns are numerous, and which tended to swell the amount of revenue and expenditure to a considerable extent; and columns are added showing the proportionate percentage of interest to total receipts, and of the expenditure for benefits and for management respectively. A return is appended which shows the numerical strength of the societies for the period under review. The total increase for the five years 1882–86 was from 93 single societies and branches, with 5,900 members and a capital of 35,767 *l.* 16 *s.* 11 *d.*, to 151 societies and branches with 11,499 members and a capital of 73,410 *l.* 17 *s.* 3 *d.*; increase 58 societies, 5,599 members, and 37,643 *l.* 0 *s.* 4 *d.* capital. While the population of the colony increased during the period at the rate of 51 per cent., the members of friendly societies increased 95 per cent. The Registrar cannot, however, consider the financial progress as sufficient.

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sufficient. The most favourable result is shown in the federated societies, the isolated and smaller ones showing in the majority of cases a marked decrease. In many cases societies have appointed as secretaries men totally incompetent for their duties, although some improvement in this respect has been made in the last two years, since the requirement of the Act respecting returns was first enforced. In some instances exceptionally badly kept books were produced in order to prove the difficulty experienced in the compilation of returns, the fault being naturally stated to lie with past secretaries. This unsatisfactory state of affairs is partly due to the officers of districts and central bodies, some of whom appear willing to accept anything from lodges, however incomplete and full of errors, notwithstanding the penalties provided by their rules in case of neglect. The general results of such a policy have been shown to be as a rule mismanagement and misapplication of funds, and in some instances misappropriation. Such remarks apply with equal force to the selection of auditors, as in many instances a total neglect or misapprehension of the duties of such officers has undoubtedly occurred. During the five years 1882–86 the net income was 162,616 *l.* 15 *s.* 7 *d.*, of which 145,006 *l.* 6 *s.* 11 *d.* from members, 9,495 *l.* 1 *s.* 8 *d.* for interest, rents of property, &c., while 8,115 *l.* 7 *s.* is set down for increases in the value of property, &c. The benefit payments, including funeral expenses and special donations, sick-pay and medical attendance, were 92,343 *l.* 6 *s.* 6 *d.*, and the payments for management, 32,630 *l.* 8 *s.* 9 *d.*, making together 124,973 *l.* 15 *s.* 3 *d.*, and leaving an excess of receipts over expenditure of 37,643 *l.* 0 *s.* 4 *d.* The percentages of expenditure as compared to receipts amount to 59·2 per cent. for benefits, and 20·8 per cent. management, leaving a surplus of 20 per cent. The Registrar very justly observes that "the management expenses in many instances undoubtedly admit of reduction . . . it certainly seems that an expenditure of 7 *s.* for the management of each 20 *s.* paid in benefits is excessive." One peculiar feature of the benefit payments is that the expenditure for medical attendance and medicine (50,500 *l.*) greatly exceeds the sick-pay (24,000 *l.*), showing that either doctors or drugs cost very high in Queensland. The capital of the societies has increased 105 per cent. in five years, the number of members 95 per cent., but the capital per member only from 6 *l.* 1 *s.* 3 *d.* to 6 *l.* 7 *s.* 8 *d.*; indeed, but for an increase in the value of property, &c., there would have been a decrease to 5 *l.* 13 *s.* 7 *d.* per member.

Passing on to the subject of valuations, the Registrar states that as there was but little statistical or other information directly referring to Queensland which would serve as a guide, Ratcliffe's tables have been adopted by the official valuer, allowing interest at 4 *l.* per cent., a rate which should undoubtedly be obtained with moderate care, and he advises for general use the tables in which withdrawals were taken into account, the rate of which indeed, "from the migratory spirit natural to colonists," has been found to be three times as great as estimated. The general results

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results obtained, "although they cannot be considered satisfactory, are remarkably uniform," showing deficits in every instance but one, caused by insufficient contributions, and in many cases mismanagement or misapplication of funds. The general results of the summary of valuations, as at 31st December 1886, are as follows:—

Average Rate of Interest.	Number of Members in Valuation.	Value of Benefits.	Value of Contributions.	Capital of Benefit Funds.	Deficit.	Ratio of Assets to Liabilities per £.
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	s.
4 *l.* per cent.	10,456	328,949 2 10	173,879 12 1	55,789 18 –	99,279 12 9	14
Benefit fund, capital per member	-	-	-	5 6 9	9 9 11	—

The deficit of 6 *s.* in the £. is, however, modified by the remarkably favourable experience in sickness, mortality, and withdrawals, amounting respectively to 65 per cent., 80 per cent., and 307·7 per cent.

The want of a proper system of general financial arrangement is dwelt upon, an exception being made in favour of the Hibernian Australasian Catholic Benefit Society, the only society which shows a surplus. This is undoubtedly due to the higher rate of contributions, and also to the management having been far above the average. The unsatisfactory state of affairs has indeed been anticipated by the officers of several societies, as shown by their printed reports.

The Registrar observes that "the necessity for periodical valuations is not yet fully understood by many members of friendly societies, a large number apparently believing that progress, however slight, providing the immediate claims are met, is a proof of soundness, and also of the sufficiency of the rates of contributions." The possibility of valuers assuming too high a rate of interest is in Queensland checked by the rate of interest being fixed by regulation not to exceed 4 per cent., and by requiring all private valuers to send to the office a copy of their detailed calculations or working papers. One new society and 11 branches have been registered during the year, with seven amendments and three special resolutions. Twelve branches supposed to be extinct have been restored to the register, and four have had to be struck off, the total number of societies and branches being now 175. Returns were received from 158 societies and branches, as against 149 in the previous year, showing an increase of membership from 11,499 to 12,301, and of funds from 73,410 *l.* 17 *s.* 3 *d.* to 81,620 *l.* 12 *s.* 8 *d.*, or at the rate of 7 per cent. and 11·2 per cent. respectively, the capital per member having increased from 6 *l.* 7 *s.* 8 *d.* to 6 *l.* 12 *s.* 9 *d.* The numerical progress has not been up to the average of the previous years, but the general financial position shows a tendency to improve. On the other hand, the rate per cent. of management

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management expenses increased from 20·8 during the previous quinquennial period to 23·7 during 1889, almost 3 per cent., a most unsatisfactory state of affairs, more especially as the increased expense in management is general, with the exception of the Order of Rechabites, and two minor societies. A table of the disposal of funds given by the Registrar shows the remarkable fact that out of a total of 81,587 *l.* 18 *s.* 2 *d.* no less than 10,609 *l.* was not at interest. A comparative table of the experience of societies in Queensland, Victoria, and New Zealand shows that the rates of sickness and mortality are favourable to Queensland, but that the contributions to benefit fund, accumulated capital, and rate of interest received, are much less than they should be, while the proportion of income expended in management approaches twice that shown in Victoria, and the rate per member paid for medical attendance is also much higher than that shown in the other colonies." The improvement noticeable in the annual returns for 1889, compared with those for the quinquennial period 1882—86, has induced the Registrar, as proposed in his Report for the previous year, to call for full returns annually.

The Registrar suggests various amendments in the law,—the fixing the date for sending in returns at 1st March instead of 1st June,—that the powers of the Registrar should be more clearly defined, and specific authority be given him to require from societies the full particulars necessary to be furnished in the returns,—that the limit of sick benefit (which appears to be fixed by law in the Australian Colonies) should be raised from 20 *s.** to 40 *s.*;—that "upon any society or branch falling below a certain number of members, say seven (the number required for registration), notice of the fact should be given to the Registrar by the secretary, under a 'heavy fine,'" and that power should be given to the Registrar, on receipt of such notice, to cancel the registration of the society, call for the books, make inquiry respecting the financial position of the society and decide as to the division or transfer of funds, if any;—that there should be some amendment of the provision as to the appointment of public auditors (which has not till now been recommended by the Registrar);—that the provisions of the Act as to nominations should be amended in accordance with Section 4 of the Imperial Provident Nominations and Small Intestacies Act, 1883, and that the provisions of Section 9, Sub-section 3, Section 13, Sub-section 6, proviso (*a*); Section 14, Sub-sections 2 and 8, and Section 25, Sub-section 10 of the Imperial Friendly Societies Amendment Act, 1887, so far as they amend the existing law, should be engrafted on any amending Bill in Queensland. He also suggests that means should be devised for giving legal recognition to certain charitable, literary, and professional institutions which the definition of "a society" is apparently not wide enough to include in the Act.

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* Mr. Blakeney seems to consider that a limit is also fixed in England, as he uses the words "twenty shillings, which is the same as in England." It need hardly be observed, in this country, that the matter is one which Imperial legislation leaves entirely open. In point of fact, the rate fixed by rule very frequently exceeds 20 *s.*

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It may be observed that the Queensland Friendly Societies Act already covers societies which the Imperial Acts would not include, as building societies (as to which see *post*), and a class of "sundry societies," of which two are stated to have applied for registration during the year, a "medical union," and a "co-operative society," the former of which indeed, judging from its name, would probably have been registered in the United Kingdom as a Friendly Society.

Victoria.

The Report of the Registrar of Friendly Societies, Mr. G. B. Gregory, for 1887 and 1888 (no report having been presented in 1888, owing to the absence of the Registrar on sick leave), has been received. One society and 56 branches were registered under the Friendly Societies Act in 1887, and four societies (one being a specially authorised society) and 43 branches in 1888, besides 22 amendments of rules, one instrument of dissolution, 14 notices of change of place, and 138 appointments of new trustees in the former year, and 34 amendments of rules, one instrument of dissolution, two special resolutions, 13 notices of change of place, and 63 appointments of trustees (apparently not a complete figure) in 1888. Two of the four friendly societies were medical institutes. The Registrar notes the further progress made by the societies towards actuarial solvency, and states that the societies which "have taken some steps to improve their financial condition comprise nearly 9-11ths of the whole number of members of the Friendly Societies in Victoria." The principal societies which have not taken any steps to improve their financial condition are the Melbourne United District of the Ancient Order of Foresters, having at the end of 1886 9,006 members, and showing by the last valuation a deficiency of 5*s.* 7*d.* in the £., and the Hibernian Australasian Catholic Benefit Society, having at the same time 3,497 members, and showing by their last valuation a deficiency of 6*s.* 5*d.* in the £.* He notices an important law case in which effect was given, as against the trustees of a decayed lodge, to a rule of the Grand United Order of Odd Fellows, that if any branch were not carried on according to the rules of the society its dispensation should be recalled and cancelled, and all books, papers, documents and other properties (including cash) should become forfeited, and become the property of the district council; *Worthington* v. *Flett,* 13 V. L. R., 661. In another case, *Falconer* v. *Weedow*, effect was given as against a lodge, to an amendment of rules of the Manchester Unity of Odd Fellows raising the contributions of members to the sick and burial fund.

The Second Part of the Tenth Annual Report of the proceedings of the Government Statist in connection with Friendly Societies, contains detailed tables of the statistics of Friendly Societies in the Colony for the year 1889.

The Eleventh Annual Report of the Government Statist (which

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* The Queensland branch of this society appears to be much better managed; see *ante*, p. 56.

(which runs to 233 pages), after adverting to the supply of forms by the office to societies for collecting the necessary information, to the fees received from Friendly Societies between 1881 and 1888, amounting to 1,404 *l.* 8 *s.* 10 *d.* (of which 1,284 *l.* 11 *s.* 4 *d.* for valuations, which are all done at the office), and to the amount of correspondence carried on, proceeds to say that the valuations in detail of five Friendly Societies, comprising 110 branches and numbering 9,832 members, are given in Appendix A. to the report, the valuation being the second one. The number of branches in the societies under observation, in the two years 1888–89, increased from 489 to 539; the membership from 33,919 to 42,155. The results are decidedly encouraging, the liabilities taken in the aggregate of the tabulated societies having increased from 1,244,000 *l.* to 1,589,000 *l.*, or 1 *l.* 2 *s.* per member; while the contributions have increased in value from 618,000 *l.* to 873,000 *l.*, or 2 *l.* 9 *s.* per member, and the accumulated funds from 356,000 *l.* to 496,000 *l.*, or 1 *l.* 6 *s.* per member. But the deficiency, though it has decreased 50,000 *l.*, or from 7 *l.* 17 *s.* to 5 *l.* 4 *s.* per member, still remains, it will be seen, a heavy one.

It is remarkable that the Manchester Unity of Odd Fellows does not maintain in Victoria so high a position, from an actuarial point of view, as in the mother-country. Thus, the number of branches showing a deficiency had increased at the second valuation from 115 to 129, whilst those showing a surplus had decreased from 31 to 30. The value of the assets, with reference to the liabilities, had indeed improved by 13 *s.* in the £., but the total net deficiency in the order was still 95,213 *l.* In the Ancient Order of Foresters, on the other hand, the branches showing a deficiency had decreased by four; those showing a surplus had increased by three; and in the Independent Order of Rechabites the progress was conspicuous, only 70 branches, instead of 95, showing a deficiency, but 69 instead of 46 a surplus, a net deficiency of 25,823 *l.* being turned into a net surplus of 2,034. In the United Ancient Order of Druids again, although the branches with a deficiency had increased from 49 to 65, eight, for the first time, showed a surplus (of 4,044 *l.*), and if the net deficiency was still 19,258 *l.*, the assets had improved, as compared with the liabilities, to the extent of 3 *s.* 6 *d.* in the £. A great improvement, as the result of the valuations, is observable in the rates of contributions adopted in the great majority of the societies, several having introduced, in respect of future members, adequate graduated scales of payments, and all, with the exception of 14, having made some increase in the payment of members to the sick and funeral fund. During 1888, the number of branches increased from 891 to 930; the number of members from 72,516 to 78,656, of whom 64,222 were effective; the amount of funds from 714,061 *l.* to 768,251 *l.*, amounting to 11 *l.* 19 *s.* 3 *d.* per effective member. Compared with the previous quinquennium, there was an increase of 5 *s.* 4 *d.* per member in the contributions, but a decrease of 3 *s.* per member in levies, entrance and clearance fees, and fees for the registration of wives. The expenses of management amounted to 16⅖ per cent. of the contributions, and the benefit expenditure to 73⅗ *l.*; the total

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expenditure in sick pay, funeral expenses, and management having been less than the average of the previous five years, but the sums paid for medical benefits more. Taking the 11 years, 1878–88, the annual payments amounted to 2 *l.* 18 *s.* 1 *d.* per member, whereof 19 *s.* 7 *d.* was spent in sick pay, 5 *s.* on funerals, 1 *l.* 0 *s.* 10 *d.* (the largest item) in medical aid, and 10 *s.* 5 *d.* in management; leaving, exclusive of interest, a surplus of income over expenditure of 2 *s.* 3 *d.* The average proportion of funds annually invested was 90·9 per cent., and rose in 1888 to 91·8. The average rate of interest realised, in proportion to the total funds, was 5 *l.* 12 *s.*, but only 5 *l.* 11 *s.* in 1888 (a figure which must still make mouths water on this side of the globe). The average number of members who claimed sick benefit annually was 169·7 per 1,000, but in 1888 only 148·5, or no less than 21·2 below the average, and the lowest rate realised during the 11 years. On the other hand, the number of weeks' sickness per sick member was eight weeks, instead of an average of seven and a-half, and the highest rate yet reached; and the same naturally holds good of the amount of sick pay per sick member, which was 6 *l.*, instead of an average of 5 *l.* 15 *s.* 10 *d.*; but the amount of sick pay per member, and the amount per week, were both below the average. The rate of mortality among members was slightly below the average, $10\frac{1}{2}$ per 1,000, instead of $10\frac{7}{10}$; as also that of members' wives, nearly $5\frac{1}{10}$, instead of $5\frac{1}{2}$. The number of members who withdrew permanently from the societies, by failure to keep up their payments, resignation, or expulsion, was $84\frac{4}{5}$ per 1,000, or about 12 per cent. less than the average ($96\frac{9}{10}$), and the lowest rate in the 11 years. This is a most satisfactory figure, as evidence of the growing stability of the Victorian societies. On the other hand, the amount misappropriated from sick and funeral funds upon management was 2,670 *l.*, an increase of nearly 71 *l.* over 1887. The report contains various other interesting tables, amongst others, one of the date at which the returns were received, and concludes by one, which may be here inserted, of the number of friendly societies, their branches, members, and funds, in the several Australasian colonies, with the exception of New South Wales, from which figures had not been received, and Fiji: —

COLONY.	Date of Return.	Parent Societies.	Branches.	Members.	Funds.
					£.
Victoria - - -	31 Dec. 1888	32	930	78,656	768,251
Queensland - -	31 Dec. 1887	12	175	12,301	81,621
South Australia -	31 Dec. 1887	10	–	29,319	245,875
Western Australia -	31 Dec. 1888	20 approximate.	–	3,000 approximate.	–
Tasmania - - -	31 Dec. 1888	17	80	7,151	53,312
New Zealand - -	31 Dec. 1887	16	347	24,928	383,515

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The above table supplies the first glimpse which this office has yet obtained, otherwise than through the publications of the great orders, of the friendly society movement in Western Australia.

The Chief Registrar cannot but express his regret at the announcement which has appeared in the public papers of the retirement from the office of Government Statist of Mr. H. H. Hayter, whose publications on the subject of the various classes of bodies with which this office has to deal have been replete with value, and have placed Victoria quite in the van of all the colonies in this respect.

Belgium.

The Chief Registrar has received the Report of the Belgian Government Commission of the mutual aid (friendly) societies on the condition of those societies during the years 1886 to 1887.* It states that the number of societies which apply for legal recognition increases from year to year, so that, while the mean of previous years was five or six, the figure rose to 15 in 1886, and 39 in 1887 (it appears to have been also 39 in 1888, and to have risen to 42 in 1889), a proof, the Commissioners say, that the rooted prejudices against legal recognition are beginning to disappear. This result appears to be mainly attributed by the Commission to the triennial competition between societies which has been instituted, and of which the next will be for the years 1888–90. In these competitions pecuniary awards are solely given to societies of working men, medals and diplomas only being granted to societies not so composed. The former group is divided into four categories, viz.: (1) sick or accident pay societies; (2) societies supplying both medical relief and sick pay; (3) societies providing also for aged and infirm members, and for the widows and families of deceased members; (4) societies connected with the "*Caisse Générale de retraite de l'Etat*," answering to our National Debt Commission, for the payment of superannuation, or providing special funds for the purpose.† Whilst stating quite accurately that "the essential condition of prosperity and stability for friendly societies is to calculate with relative correctness the figure of the contributions to be paid by members in order to ensure the promised benefits," pointing out the necessity of ensuring "an equilibrium between receipts of expenditure not only for a few years, but for the whole duration of the society, whether it perpetuates itself by admitting new members, or for want of new accessions it is destined to terminate with the lives of existing ones," and referring (not with complete accuracy) to the provisions of our law

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* Rapport sur la situation des sociétés de secours mutuels pendant les années 1886 et 1887, présenté à M. le Ministre de l'Agriculture, de l'Industrie et des travaux publics par la Commission permanente des Sociétés de secours mutuels: Bruxelles, A. Lesigne, 1890.

† This classification shows a remarkable difference between the Belgian societies and our own. With us the lowest rank would certainly belong to the societies making only provision for deaths; the next to the mere medical aid societies.

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law as to audit and valuations,* the Commission does not appear to suggest to the Belgian societies any means of ascertaining their true condition. This is probably owing to the circumstance that no tables of sickness or mortality for Belgium appear yet to exist, though it is stated, in a speech delivered at the Paris International Congress of Provident Institutions in 1889 by Baron t'Kint de Nordenbeke, President of the Belgian Permanent Commission, that, according to a Bill laid before the Belgian Parliament, the Government is to be invited to draw up such tables for friendly societies within three years. The Belgian societies appear to be beginning to combine for purposes of medical aid; thus at Brussels the "Free Federation" of the friendly societies of Brussels and of its suburbs has organised a system of medical and pharmaceutic relief for the societies belonging to it. The Commission also praises the plan, chiefly adopted by rural societies in Belgium, of paying a doctor according to the number of members on the 1st January, a practice well known amongst ourselves. In some localities the societies obtain their drugs at the same rate as the "*bureaux de bienfaisance*" (which to a certain extent on the Continent take the place of our poor law relief system), viz., at cost price, with 15 per cent. added for the chemist's pains. The Commission recommends the extension of medical relief to the families of members (a plan frequently adopted in this country), and also praises the sick visiting system (almost invariably adopted by our societies). It appears, moreover, that a State fund for the relief of working men in cases of accidents due to their employment has lately been instituted, which is expected to diminish the outlay of Belgian friendly societies. After 40 years that the plan has been recommended, the Belgian societies are now beginning to avail themselves of the facilities afforded by the State through its "*Caisse de retraite*" for superannuation purposes, owing chiefly, it would seem, to two pamphlets by working printers (one of them first delivered as a lecture), the former of which has reached a second, the latter a third edition. Payments of one franc (say 10 *d.*) on account of deferred annuities, are now received, but cannot yet be made through the Post Office, as it is hoped they soon may be.

Among the societies admitted to legal recognition in 1886 and 1887, of which the list is given, only a comparatively small minority, four out of 15 in 1886, 10 out of 39 in 1887, adopt the Flemish language, whilst one did so out of three dissolved in 1886,—which seems to show that the Belgian friendly society movement belongs rather to the Gallic than to any indigenous sphere of influence.

The total number of legally recognised societies on the 31st December 1887 was 259, with 37,394 "participating" or ordinary members.

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* The Commission translate "actuary" by "estimateur," which, in fact, answers to our "valuer," so as to convey the incorrect impression that our quinquennial valuations must all be made by actuaries. The term "actuaire" being now admitted in France to designate what is indeed there a new profession, the distinction could easily have been made.

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members. On the 31st December 1889 it was 340. The province of Brabant (which includes Brussels) had the largest number (62) of the nine provinces of the kingdom, Hainault coming next with 64. Including 40 non-recognised societies, the number of members for the whole kingdom was 58,915, Brabant still heading the list with 15,367, followed at a considerable interval by West Flanders with 9,754. The mean number of ordinary members per society (among those legally recognised) fell from 152·4 in 1885 to 144·3 in 1887, but the number of members rose from 31,250 to 37,394, and the total subscriptions to 417,105 f. 61 c. (say 16,551 *l.*), or a mean per head of 11 f. 15 c., instead of 10 f. 99 c., whilst the total funds rose also from 1,451,346 francs (say 57,593 *l.*) to 1,634,265 f. 48 c. (say 64,851 *l.*), the mean per member falling, however, from 46·44 francs (say 1 *l.* 16 *s.* 10 *d.*) to 44 f. 22 c. (say a little over 1 *l.* 15 *s.* 2 *d*), which is owing, the Commissioners say, to the fact that several of the societies "recognised" in 1886 and 1887 have not yet had time to accumulate capital. The contributions of ordinary members amounted to nearly 74 per cent. of the receipts, those of honorary members to a little over 6 per cent., public subscriptions, donations, and various receipts to nearly 10 per cent., and interest on investments to somewhat over 10. The bulk of the expenditure arose from sickness, management following next at a very great interval, then relief in old age and confirmed incapacity, then relief to widows and orphans, and in child-birth, and lastly, payments for deferred annuities. The total of days' sickness in 1887 was 196,522¼, almost precisely the same as in 1886, the average duration 5·35 days, or somewhat less.

Only three recognised societies had over 1,000 ordinary members at the end of 1887; the Société royale et Centrale des Sauveteurs de Belgique, Brussels, 2,059, of whom 23 female, besides 806 honorary; the Société de Broederlijke Weldadigheid, Courtrai, 1,027, besides 120 honorary; and the Société la Mutualité Commerciale, Brussels, 1,002. Three non-recognised societies also exceeded 1,000 members, one of them, the Caisse de secours des ouvriers de la Vieille Montagne, Angleur, reaching 2,487. The funds of three recognised societies approached 4,000 *l.*, the Société la Fraternelle Belge, Brussels, 97,404 f. 04 c. (say over 3,865 *l.*), the Société la Mutualité du Commerce et de l'Industrie, Ghent, 93,461 f. 89 c. (say nearly 3,708 *l.*), and the Société la Mutualité Commerciale, Brussels, 92,959 f. 44 c. (say nearly 3,689 *l.*). No non-recognised society making returns came near to these figures, the two with most funds being the Boekdrukkers Ziekenbeurs (Book-printers' Sick-purse) at Ghent, with 500 members and 64,508 f. 13 c. (nearly 2,500 *l.*), in 1886 (no return for 1887), the Caisse de secours des ouvriers de la Vieille Montagne (établissements de Belgique et territoire neutre), Angleur, in the province of Liége, with 2,503 members and 55,255 f. 42 c. (say 2,192 *l.*).

In addition to the friendly societies proper, there were two recognised and three non-recognised societies for the purchase of winter provisions, the former with 441 benefit members, and

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9,117 f. 54 c. (under 362 *l.*) funds, and the latter with 1,605 benefit members and 11,180 f. 63 c. (under 444 *l.*) funds. One of these, at Malines, represents alone 1,231 of the members, and 10,114 f. 15 c. (say 397 *l.*) of the funds.

(Compare details as to the Belgian Societies in the Chief Registrar's Reports for 1886 and 1888.)

France.

A new law on Friendly Societies (*sociétés de secours mutuels*) has been passed by the Chamber of Representatives in France, and is under the examination of a committee of the Senate, but the Chief Registrar has not seen a copy of it.

Switzerland.

Dr. Kursteiner, of Gais, has kindly forwarded to this office a copy of a law passed (17th February 1890) by the Great Council of the State of Bâle-Ville, for the establishment of a "General Polyclinic," *i.e.*, system of gratuitous medical relief to the needy. (*Gesetz betreffend die Erreichtung einer Allgemeinen Policlinik.*) It is very brief, consisting only of 11 mostly short sections. The establishment, which is subject to the Health Department of the canton, is to consist of a medical man as director, and the necessary number of assistant medical men, the state providing the necessary local accommodation. After a first six months' stay in the canton (during which there is a right of consultation at the appointed times), all inhabitants have a right to use the polyclinic, whose average income is below 1,200 francs (under 48 *l.*); also members over 16 years old and permanently incapacitated, who are insured in the public compulsory sick fund, and those persons and their families who, being compulsorily insured against sickness, are able to prove that they are temporarily unable to pay their contributions. The assistance insured by the law in all medical, surgical, and midwifery cases consists of (*a*) consultations, both at the appointed "polyclinic" hours or at home, (*b*) the gratuitous supply of medicaments and bandages, (*c*) the expense of single baths and minor appliances, (*d*) treatment in a hospital for 13 or even 26, or in the lunatic asylum for 26 weeks, when admittance is necessary and possible. At the public "polyclinic" hours other persons may be admitted than those who have a right under the law, but they are excluded from all other benefit. The director of the "General Polyclinic" is appointed for six years, with a salary of from 3,000 to 5,000 francs (maximum under 197 *l.*), but may be allowed to practise on his own account. His assistants, who must reside in the prescribed quarter, must devote their whole time to the work, on a salary which cannot exceed 3,000 francs (a little over 119 *l.*).

A law was also passed on the same day, by the Great Council, but subject to the popular *referendum*, for compulsory sickness insurance, much on the same lines as that of 1888, referred to in the Chief Registrar's Report for 1887, which would have embraced

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embraced about two-thirds of the population of the canton. It was, however, rejected on the *referendum* by a very large majority (5,015 against 2,021), mainly due, the Chief Registrar is informed, to the determined opposition of the numerous voluntary benefit societies of the canton. Medical relief, on the other hand, will, it is reckoned, be henceforth administered gratuitously to between 5,000 and 6,000 persons, of a class otherwise incapacitated from self-insurance.

The Great Council of Aargau, the Chief Registrar learns from the same authority, is also engaged in framing a Bill for compulsory sickness insurance on the German lines, which would embrace about one-sixth of the population (viz., all workpeople of both sexes, whether employed in factories or private business, journeymen not in constant employment also included).

The Federal Government has, on its part, begun collecting statistics of accidents, and a first annual return, published by the Ministry of the Interior, for the twelvemonth 1st April 1888 to 31st March 1889, has been forwarded by the same obliging correspondent. One curious fact results from it, as observed by Dr. Kursteiner, viz., that the proportion of cases of accident covered by the employers' liability diminished with their gravity. Thus, out of 1,089 fatal accidents, 102, or rather less than one in 10, were so covered; out of 511 wholly disabling accidents, 104, or more than one in five; but out of 19,521 minor accidents, 9,142, or not far from one in two.

Finally, as we are informed by the same correspondent, Committees of both Chambers of the Federal Assembly having been entrusted with the task of framing a new article of the Federal Constitution, providing throughout the whole of Switzerland for compulsory insurance against sickness and accidents, the article so drawn up was adopted by almost unanimous votes, in both of the Federal chambers, to the effect that, "By means of legislation, the confederation will organise a system of insurance against sickness and accidents, to be eventually made compulsory, either on the whole population or on some distinct class of it, due regard being paid to the existing voluntary associations." This amendment to the constitution is, however, still subject to the Federal *referendum*; *i.e.*, will have to be confirmed by a majority both of the whole population and of the Cantons, on a day to be fixed by the Federal Council (probably 19th October 1890), before any detailed statute can be passed for carrying it out. It appears not to be doubted that the amendment will be carried on the *referendum*, but judging from the experience of Bâle-Ville, the probability seems to be that the favour shown to it will be in inverse proportion to the amount of organised self-help already existing (*see* Table pp. 63, 64, of the Chief Registrar's Report for 1888).

The question of sickness insurance, however, stands on a quite different footing from that of burial assurance. Gratuitous burial, it appears, has been the law of Bâle-Ville Canton since 1884, and the Great Council of Zurich has just voted unanimously a similar measure extending to all the inhabitants of the

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Canton. State burial, the Chief Registrar ventures to think, affords the only means of extirpating the crimes which arise out of burial insurance, especially of children. The Chief Registrar would venture to add that since statistics of accidents have only as yet been collected within the Confederation for a twelvemonth, and none yet of sickness, it appears hardly likely that sufficient data should be at hand as yet for the framing of correct tables of contributions for those purposes.

XIV.—The German Law of Insurance against Old Age and Infirmity.

A translation of the above law, consisting of 162 articles, and forming virtually a code in itself, followed by a summary of the law,* from the pen of Mr. Esme Howard, Third Secretary of the British Embassy at Berlin, was presented to both Houses of Parliament, by command of Her Majesty, in August 1889, the law having been finally passed by the German Parliament on the 23rd May 1889.

The undertaking thus set on foot by the German State is an enormous one, yet its magnitude must not be exaggerated. The German State does not seek to provide an independence for the labouring man when worn out by years or infirmities, but only, as Mr. Howard expresses it, "an addition to whatever means of assistance" he may otherwise possess. The lowest old age allowance is 5 *l.* 6 *s.* 5 *d.* per annum, or a trifle under 3½ *d.* a day, which, indeed, is stated to be "more than a third of the yearly average earnings" of the class. But wages in Germany are rising as in other European countries, and since 80 years are reckoned to be required for the complete working out of the plan, the probability is that by that time even the highest pension ready for the old age of the worker (9 *l.* 11 *s.* a year, or a trifle over 6¼ *d.* a day) will be as miserable a pittance in Germany as it would now be in England. It appears, however, to be contemplated that the allowances may be raised.

Towards providing the funds, employers and employed are to contribute substantially in equal proportions, the contributions being collected by insurance stamps of four different kinds, corresponding to the four classes of wage-earners. These stamps must be purchased beforehand by the employer, who deducts half the weekly contribution from the wages, and pastes an insurance stamp of corresponding value in the receipt card of the workman. These contributions are then supplemented by a State subsidy amounting to one-third of the total, which, from 320,000 *l.* a year in the first year, is calculated to rise gradually to 3,450,000 *l.* in the 80th year, "when it is supposed that an approximate balance will for the first time be established between the number of allowances to be paid and the amount of capital collected to meet insurance liabilities, and . . . . . the State subsidy will no longer be necessary, and will be gradually extinguished."

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* *See* Appendix (E.)

extinguished." The total allowances, it may be observed, are calculated eventually to reach 15,250,000 *l.* per annum, besides 600,000 *l.* per annum, expenses of administration.

The Chief Registrar has no doubt that if a system of compulsory insurance for old age is to be established, the German Government has taken the only practical means to that end, viz., that of a State subsidy. The services of the post office are, moreover, to be employed for the sale of insurance stamps and otherwise. Had this not been done, it is stated, no fewer than 83,000 new offices would have had to be erected.

The Chief Registrar may be permitted to say that he has failed as yet to discover how the German law meets that *crux* of all general insurance systems, viz., purely casual labour, the most direct road of all to the workhouse or the hospital. But he cannot pretend to have mastered in detail this enormous statute, rendered as it is, moreover, into English by a translator obviously unfamiliar with similar matters in this country.

XV.—INDUSTRIAL AND PROVIDENT (CO-OPERATIVE) SOCIETIES.

The number of returns from societies in England and Wales was 1,037, or including 60 land and building societies, 1,097, an increase of 77 over the previous year, the defaulting societies being reduced to 97, or little more than 8 per cent. of the whole number. The total number of members returned (land societies included) rose thus from 742,921 to 801,861, an increase of no less than 58,940, again the largest yet noted. Excluding in the following figures land societies the sales of goods rose from 26,796,506 *l.* to 28,863,941 *l.*, an enormous increase of 2,067,435 *l.*; the stock-in-trade from 3,225,373 *l.* to 3,411,042 *l.*, increase 185,649 *l.*; the trade charges from 1,598,878 *l.* to 1,654,727 *l.*, increase 55,849 *l.*; the share capital from 8,822,436 *l.* to 9,298,998 *l.*, increase 476,562 *l.*; the loan capital from 1,403,962 *l.* to 1,584,509 *l.*, increase 180,547 *l.*; the profits from 2,474,264 *l.* to 2,659,741 *l.*, increase 185,477 *l.*; the loss on the other hand falling from 6,681 *l.* to 2,333 *l.*, decrease 4,348 *l.* These figures are, in most respects, highly satisfactory, the most doubtful feature, as compared with the two previous years, being that of the great increase of loan capital in 1888 over 1887 (180,547 *l.*), as compared with the very slight one (2,291 *l.*) in 1887 over 1886. The very small proportionate increase of stock in trade (185,649 *l.*), as compared with that of 1887 over 1886 (1,131,566 *l.*), may also be a forerunner of diminished profits, if it indicates that the stock got in when prices were low was sold off, so that all fresh supplies would have to be bought in a brisker market. Still the results of the year bear splendid witness to the thrift and business capacity of the English working class.

Lancashire and Yorkshire continue to be the only counties returning over 100,000 members, the former returning 223,398, the latter 196,907; and the same 12 counties as last year had over 10,000, viz., in the order of their numbers: Durham,

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Middlesex, Northumberland, Derby, Cheshire, Kent, Devon, Cumberland, Notts, Leicester, Essex, and Northampton. As compared with last year there are, however, several changes of place on the list, Middlesex having passed Northumberland; Cheshire, Kent; Devon, Cumberland, and Notts, Leicester. The first six on the list have over 20,000 members, Durham rising to 75,139. The four counties in which the sales exceeded 1,000,000 *l.* were still Lancaster, 12,632,374 *l.*; York, 5,588,096 *l.*; Durham, 2,529,391 *l.*, and Middlesex, 2,045,940 *l.*; all again showing an increase. Fifteen (instead of 14) English counties, and one Welsh, returned over 100,000 *l.* sales, viz., in the order of the totals: Northumberland, which reaches 934,373 *l.*; Cheshire, 641,631 *l.*; Derby, 530,680 *l.*; Cumberland, Kent, Essex, Leicester, Northampton, Glamorgan, Devon, Lincoln, Notts, Warwick, Gloucester, Worcester, and Oxford (the first seven exceeding 200,000 *l.*). As compared with the previous year, there is no change in the first eight places, but Devon then passes Glamorgan and Lincoln; Notts and Warwick pass Gloucester, and Oxford makes its appearance in the last place.

Sixty land and building societies making returns (two more than last year) received 80,146 *l.* (4,124 *l.* more than last year); expended on land and buildings, 22,236 *l.* (4,565 *l.* less); on management, 8,231 *l.* (4,545 *l.* less); had 173,299 *l.* share capital (14,593 *l.* more); owed 91,210 *l.* (45,197 *l.* less); had a balance profit of 22,477 *l.* (3,592 *l.* more); a balance loss of 6,702 *l.* (853 *l.* more); while the value of their land and mortgages was 325,186 *l.* (6,948 *l.* less), and of their other assets 51,332 *l.* (3,534 *l.* less). Only two societies (instead of three last year) had over 500 members; the Borough Land and Building, Burnley, 1,027 (increase 201), and the Oxford Industrial and Provident Land and Building Society, 584 (increase 60). The same Burnley Society heads the list as respects value of land and mortgages with 100,997 *l.* (increase 7,156 *l.*). Eight societies (as last year) return over 10,000 *l.*, but two of them only (instead of three last year) pass 20,000 *l.*

Thirty societies, instead of 26 in the previous year, returned over 5,000 members, four new names (those marked with an asterisk) being again added to the list, which now at last includes the Civil Service Supply Association of London, long since the second in point of magnitude of transactions.

COUNTY.	SOCIETIES.	Members.	Increase.	Decrease.
York - -	Leeds Industrial Co-operative -	25,218	622	-
Lancaster - -	Great and Little Bolton Co-operative.	13,448	711	-
Devon - .	Plymouth Mutual Co-operative Industrial.	11,832	1,558	-

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COUNTY.	SOCIETIES.	Members.	Increase.	Decrease.
Lancaster	Manchester and Salford Equitable.	11,514	–	162
Ditto	Rochdale Equitable Pioneers	11,276	124	–
York	Barnsley British Co-operative	10,370	–	213
Lancaster	Bury District Co-operative Provision.	9,997	–	102
Ditto	Oldham Industrial Co-operative	9,899	279	–
York	Bradford Provident Industrial	8,965	1,112	–
Middlesex	Post Office Employés Mutual Guarantee Association.	8,951	3,700	–
Northumberland	Newcastle-on-Tyne Co-operative	8,847	–	51
York	Huddersfield Industrial	8,843	114	–
Lancaster	Oldham Equitable Co-operative	8,661	281	–
Durham	Gateshead Industrial Co-operative.	8,345	469	–
York	Halifax Industrial	8,224	47	–
Lancaster	Pendleton Industrial	7,829	828	–
Leicester	Leicester Co-operative	7,713	–	404
Durham	Bishop Auckland Co-operative Provident and Provision.	7,304	235	–
Lancaster	Accrington and Church Industrial Co-operative.	6,636	234	–
Ditto	Burnley Equitable Co-operative	6,390	878	–
Kent	Royal Arsenal Co-operative	6,108	562	–
York	Heckmondwike Industrial Co-operative.	6,103	69	–
Ditto	Dewsbury Pioneers' Industrial	6,065	271	–
Gloucester	Gloucester Co-operative and Industrial.	5,851	103	–
Derby	Co-operative Provident	5,531	290	–
York	Brighouse District Industrial	5,313	198	–
Lancaster	*Eccles Provident Industrial Co-operative.	5,223	465	–
Lincoln	*Lincoln Equitable Co-operative Industrial.	5,117	380	–
Lancaster	*Preston Industrial Co-operative	5,097	882	–
Middlesex	*Civil Service Supply Association.	5,012	70	–
	TOTAL	255,682	14,572	932
	Deduct Decrease		932	
	Net Increase		13,640	

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Five of the above societies, instead of four, show this year a decrease, three of them (the Manchester and Salford Equitable, Barnsley British Co-operative, and Bury District Co-operative Provision) having already shown a decrease in the previous year, though in the case of the first-named society a more marked one then. An enormous increase (3,700) is shown by the Post Office Employés Mutual Guarantee Association, but this is not an ordinary trading association. A very large increase is also shown by the Plymouth Mutual Co-operative and Industrial (1,558), which has now leaped from the sixth place to the third, and by the Bradford Provident Industrial (1,112), which from the 15th place has leaped to the ninth. The Burnley Equitable has also risen from the 23rd place to the 20th, the Leicester Co-operative, on the other hand, sinking from the 13th to the 17th, and there are a few other changes. Lancaster holds a third (10) of the places, or one more than last year, York only retains its eight (including, however, the Premier English Society in point of numbers); Durham retains, and Middlesex reaches two, no other county having more than one. Lincoln now makes its appearance on the list, which extends by this time to eleven counties.

The societies returning sales of over a quarter of a million £. remain at last year's figure, eleven :—

COUNTY.	SOCIETY.	Sales.	Increase.	Decrease.
		£.	£.	£.
Lancaster - -	Co-operative Wholesale - -	6,030,268	495,018	—
Middlesex - -	Civil Service Supply Association	1,761,659	31,110	—
York - - -	Leeds Industrial Co-operative	558,771	32,769	—
Ditto - -	Sowerby Bridge United District Flour Society.	406,186	48,299	—
Lancaster - -	Great and Little Bolton Co-operative.	357,001	29,713	—
Ditto - -	Oldham Industrial Co-operative.	337,368	15,277	—
Northumberland	Newcastle-on-Tyne Co-operative.	327,911	—	951
York - - -	Barnsley British Co-operative	292,635	—	1,241
Durham - -	Gateshead Industrial Co-operative.	272,877	6,672	—
York - - -	Huddersfield Industrial - -	269,865	17,257	—
Lancaster - -	Rochdale Equitable Pioneers	267,727	10,941	—
	TOTAL - - - £.	10,882,318	687,056	2,192
	Deduct Decrease - - -		2,192	
	Net Increase - - -		684,864	

Only

Only two societies show a decrease, instead of four in the previous year. The only changes in the list are that the Newcastle-on-Tyne Co-operative has fallen from the fifth place to the seventh, and the Rochdale Equitable Pioneers from the tenth to the eleventh. There is a remarkable increase in the sales of the Sowerby Bridge United District Flour Society.

Among the registries of the year may be particularly noticed that of the Working Men's Club and Institute Union, Limited. This well-known body, after many years existence as a voluntary society, has found it necessary to acquire a legal character, and the development of its trade has induced its council to select the form of the co-operative society, rather than that of the society with branches, under Section 29 of the Friendly Societies Act, 1875, which might otherwise have seemed the one most appropriate for it. The constitution of the "Working Men's Club and Institute Union, Limited," as a society under the Industrial and Provident Societies Act is, of course, a peculiar one, as the great bulk of its shares have to be held by the trustees of bodies themselves constituted under a different Act of Parliament (the Friendly Societies Act, 1875), albeit a few working men's clubs are actually registered as industrial and provident societies.

A good many societies for purposes of co-operative production were registered; four connected with the boot and shoe trade, of which two at Bristol, the Burton Latimer Boot and Shoe Productive Association, Limited; the University Club Co-operative Boot and Shoe Manufacturing Society, Limited; the Bristol Pioneers Boot and Shoe Productive Society, Limited; and the Bristol Co-operative Boot and Shoe Manufacturing Society, Limited; four connected with the building and furnishing trades, the Metropolitan Co-operative Builders, Limited; the Woolwich Builders, Limited; the Oxford Co-operative House-Repairing and Decorating Society, Limited; and the Productive Co-operative Cabinet Makers Society, Limited (Bethnal Green-road). Besides these were the Oak Mount Self-help Manufacturing Society, Limited; the South-East London Co-operative Baking Society, Limited; the Glass Making Productive Society, Limited (Canning Town, Essex); the Co-operative Bass Dressers, Limited; the Union Manufacturing Society, Limited; the International Stick Manufacturing Society, Limited; the Co-operative Mantle Makers Society, Limited; the Battersea Co-operative Manufacturing and Industrious Society, Limited; and the Labour Press, Limited, There were registered also a Coal Supply Association, Limited; a Wholesale and Retail Cheap Kosher Meat and Poultry, &c., Supply Association, Limited (Jewish); a Club Association; a Freehold Land Society (at Tottenham); two Land Societies, and a Land and Building Society; a Permanent Allotment Association; six Loan Societies or Money Clubs, and a society ambitiously entitled the "African Research and General Merchandise Venture, Limited."

The Chief Registrar regrets to see beginning the growth, under the Industrial and Provident Societies Act, of a group of societies having nothing in common with the genuine co-operative bodies, and established, apparently, solely for the purpose of promoting

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moting that gambling in allotments which has of late years so greatly impaired the usefulness and lowered the character of building societies.

Among the transactions of the year (apart from registries of new co-operative societies) may be mentioned a partial transfer of engagements (Forms A.D. and A.E. being modified for the purpose by authority of the Chief Registrar) from the Blayden District Industrial and Provident Society to the Burnopfield District Co-operative Society (2nd November 1889), the engagements transferred being specified in a schedule. The shares of the members whose names appear in the schedule amounted to no less than 13,463 *l.* 11 *s.* 0½ *d.*, besides a trifling amount of loans.

The observations of the Chief Registrar (see *ante*, p. 8), on the subject of the application of the Arbitrations Act, 1889, to disputes in Friendly Societies, apply in all respects to those which may arise in societies under the Industrial and Provident Societies Act, 1876.

The great importance of the annual return in co-operative societies, every member of and person interested in which is entitled to an actual copy of such return, has led the Chief Registrar to consider whether the provisions of Section 8 of the Industrial and Provident Societies Act, 1876, might not be justly and usefully applied to societies in default, and with the consent of the Treasury, two months beforehand, on the 10th December 1889 notices of suspension were sent to 49 societies in default. The consequences of suspension, it may be observed, are much heavier in the case of a co-operative than a friendly society, and are well set forth in a paper which appeared in the Co-operative News for 28th December 1889, stated to be from the pen of the General Secretary of the Co-operative Union (Mr. E. Vansittart Neale). This paper will be found in Appendix F.

Victoria.

The report of Mr. J. B. Gregory, Registrar, states that one Industrial and Provident Society was registered in each of the years 1887 and 1888, and two amendments of rules, and one notice of change of place in the former year. The former of the two societies, which appears to have been originated by Germans, was a "Building and Thrift Association," and had a remarkable provision that 5 per cent. of the profits was to be devoted to a home for immigrants, and aged and otherwise necessitous persons.

France.

A law on Co-operative Societies has been adopted by the French Chamber of Representatives, and is under the consideration of a Committee of the Senate.

XVI.—BUILDING SOCIETIES.

By the operation of Section 2 of an Act which did not attract the Chief Registrar's attention at the time it was passed, the "Secretary for Scotland Act, 1887" (50 & 51 Vict. c. 52), the power of making regulations in respect of building societies (as well as trade unions) appears to have been transferred, so far as relates

relates to Scotland, to the Secretary for Scotland. The following is the text of the enactment:

> "2.—(1.) From and after the commencement of this Act" (1 November 1887), "all powers and duties vested in and imposed on one of Her Majesty's Principal Secretaries of State by any Act of Parliament, or custom, so far as such powers and duties relate to Scotland, and so far as they have not already been transferred to, vested in, or imposed on the Secretary for Scotland, shall, subject to the exceptions* hereinafter mentioned, be transferred to, vested in, and imposed on the Secretary for Scotland. Any report, Act, or thing required or authorised by any Act of Parliament, law, or custom, to be made or done to or by the said Secretary of State, shall, so far as such Act of Parliament, law, or custom applies to Scotland, be made or done to or by the Secretary for Scotland."

The building societies of Scotland are not a considerable class, and there does not appear to be at present any call for an alteration of the existing Building Societies Regulations of the Secretary of State. It would be unfortunate if at any time hereafter this splitting up of the functions hitherto vested solely in him should lead to differences of practice in dealing with the societies in Scotland on the one hand, and those in England and Ireland on the other.

The application of the Arbitrations Act, 1889, to building society disputes must rest on much the same considerations as those previously pointed out in respect of disputes in friendly societies. Some of the greatest difficulties as to the construction of the Act will no doubt arise in the case of those rules which direct disputes to be referred to the Registrar, in which case (unless an actual submission has been or can be held to have been entered into) the Act is to apply, under Section 24, "as if the arbitration were pursuant to a submission, except in so far as this Act is inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act." At the same time the class of disputes in building societies which are not of necessity to be decided by the courts, has been so greatly limited by the Building Societies Act, 1884 (47 & 48 Vict. c. 41), that the field in which such difficulties might arise has been proportionally narrowed.

Out of the 235 new societies registered during the year only eight were permanent, or a little more than 3 per cent. of the whole. The Ballot and Sale Societies form an increasing proportion of the terminating group, amounting to 121, or if we include the Starr-Bowkett Societies (27), which are on the same principle, 148, or again with the addition of nine other societies in which either ballot or sale is the leading element, and the other only an alternative in case of failure to dispose of the advance, 157, or nearly 67 per cent. of the whole. The pure ballot societies, however, show also a considerable increase, having nearly doubled, and amounting for the year to 56, or nearly 24 per cent. of the whole. Of the 14 remaining societies it is remarkable that only one was registered on the principle of the sale of advances only, at one time so popular in Oldham and other Lancashire towns.

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* These exceptions do not include either the Building Societies Acts or the Trade Union Acts.

Report.

The following is a list of the 22 Benefit Building Societies certified under the Act of 1836, which were incorporated under the Building Societies Acts during the year 1889:—

COUNTY.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of the Society's existence.	Date to which Accounts are made up.	Number of Members (where known).	Total Receipts during the last Financial Year.	Liabilities.		Balance of Unappropriated Profit.	Balance Deficit.	Assets.	
						To the Holders of Shares.	To Depositors and other Creditors.			Balance due on Mortgage Securities (not including prospective Interest).	Amount invested in other Securities and Cash.
			1889:		£.	£.	£.	£.	£.	£.	£.
Berks -	Berkshire Perpetual - -	Notice of commencement of dissolution of this society has been received.									–
Durham -	Stockton Permanent - -	–	—	–	–	–	–	–	–	–	–
	Jarrow and South Shields -	26th	31 Dec. -	–	3,515	14,804	11	579	–	14,551	843
Lancashire	Duke-street - -	36th	1890: – April	388	16,182	68,492	7,640	3,923	–	75,893	4,162
	Economic - - - -	33rd	3 June	259	4,167	27,909	–	2,503	–	29,548	864
	Constitutional Permanent -	–	12 Feb. -	–	5,344	29,234	17	3,018	–	31,735	534
	Nestor Permanent - -	30th	14 „ -	–	1,862	8,513	13	1,580	–	10,011	95
	Equitable Permanent -	–	1889: 29 May -	–	1,020	11,939	31	1,555	–	12,499	1,026
	Soho Permanent - -	–	—	–	–	–	–	–	–	–	–
	Brougham Permanent -	27th	17 June	–	876	9,766	1,187	889	–	11,698	144
	United Kingdom Permanent.	27th	2 Oct. -	139	4,444	15,636	255	1,508	–	13,895	3,504
	Cromwell Permanent - -	26th	3 June	–	2,291	9,542	1,437	1,014	–	11,802	191
	Nelson Permanent - -	–	—	–	–	–	–	–	–	24,285	–
	Enterprise Perpetual - -	–	4 Nov.	–	2,661	22,945	270	4,270	–	8,101	3,200
	Independent Permanent -	25th	3 Dec. -	90	627	7,916	–	461	--	–	276
Middlesex -	London and Metropolitan Co-operative.	This society has transferred its engagements.						–	–	–	–
	Civil Service -- - -	Notice of commencement of dissolution has been received.							–	–	–
Northumberland.	2nd Tyneside - - -	28th	1890: 27 Feb. -	–	9,280	31,263	272	1,202	–	32,665	72
Stafford -	Mechanics Permanent -	26th	30 April	–	3,745	–	–	–	–	–	–
	Fenton Mutual - - -	–	—	–	–	–	–	–	–	–	–
Warwick -	Birmingham No. 1 - -	This society has been united with the Birmingham Incorporated.								–	–
	Borough No. 1 - - -	33rd	1889: 21 Oct. -	26	333	1,416	118	247	–	1,781	–
		TOTAL - - -		902	56,347	259,375	11,251	22,749	–	278,464	14,911
		Average - - -		180	4,025						

The 235 new societies incorporated during the year 1889 were as shown in the subjoined statement:

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Counties.	Societies.	Counties.	Societies.
Beds	3	Norfolk	1
Berks	1	Northampton	1
Bucks	2	Northumberland	12
Cambridge	4	Salop	3
Cheshire	4	Somerset	3
Cornwall	1	Stafford	7
Cumberland	9	Suffolk	2
Derby	3	Surrey	7
Devon	2	Sussex	1
Dorset	1	Warwick	11
Durham	18	Wilts	1
Essex	1	Worcester	1
Gloucester	1	York	39
Hants	7	Berwick	1
Herts	3	Carmarthen	1
Kent	2	Carnarvon	1
Lancashire	41	Glamorgan	3
Leicester	3		
Lincoln	2	TOTAL	235
Middlesex	32		

The two great northern counties of Lancaster and York thus together registered 80 societies, while the two chief metropolitan counties, Middlesex and Surrey, registered only 39; Durham, Northumberland, and Cumberland together registering the same number, or more than two-thirds of the whole number registered.

That the creation of building societies is due, however, to causes other than a genuine public demand, may be inferred from the circumstance that 21 societies have been registered within two years in the thinly peopled county of Cumberland, in which only eight societies previously existed.

The following is a summary, in continuation of those in preceding Reports, of the Societies incorporated under the Building Societies Acts:—

COUNTY.	Societies Established under the Act of 1836.		Societies Established under the Act of 1874.		Incorporated Societies remaining.	Number of Members.	Amount of Funds.
	Incorporated.	Dissolved.	Incorporated.	Dissolved.			
ENGLAND:							£.
Beds	1	–	15	2	14	1,987	62,605
Berks	3	–	14	1	16	1,912	91,035
Bucks	3	–	12	2	13	1,560	69,882
Cambridge	2	–	12	–	14	1,437	42,117
Chester	7	1	56	12	50	8,169	321,898
Cornwall	–	–	10	3	7	1,312	15,297
Cumberland	3	–	26	–	29	9,854	519,515
Derby	5	2	24	8	19	3,239	83,858
Devon	6	–	40	7	39	11,727	384,168
Dorset	2	–	13	3	12	2,255	183,626
Durham	29	4	101	22	104	27,237	2,045,378
Essex	8	–	70	23	55	8,362	384,906
Gloucester	22	6	19	7	28	7,792	845,453
Hants	7	–	58	6	59	10,804	1,051,514
Hereford	1	–	8	1	8	1,778	32,673

COUNTY.	Societies Established under the Act of 1836.		Societies Established under the Act of 1874.		Incorporated Societies remaining.	Number of Members.	Amount of Funds.
	Incorporated.	Dissolved.	Incorporated.	Dissolved.			
ENGLAND—*continued.*							£.
Herts - - -	1	1	31	6	25	3,827	143,123
Huntingdon - -	- -	–	2	–	2	255	4,152
Kent - - -	29	6	98	22	99	27,761	2,732,052
Lancaster - - -	139	29	569	148	531	96,019	8,147,070
Leicester - - -	4	–	23	6	21	9,702	535,426
Lincoln - - -	6	1	29	7	27	4,348	211,704
Middlesex - - -	177	70	674	233	548	133,414	15,855,169
Monmouth - -	1	–	19	2	18	2,715	133,360
Norfolk - - -	6	–	16	6	16	2,011	125,734
Northampton - -	- -	–	23	2	21	3,736	67,078
Northumberland -	36	4	45	6	71	14,922	3,374,433
Nottingham - -	4	–	24	7	21	5,894	116,830
Oxford - - -	1	1	4	–	4	475	9,999
Rutland - - -	- -	–	2	–	2	262	3,546
Salop - - -	4	1	9	1	11	1,559	35,768
Somerset - - -	11	2	29	6	32	9,588	447,853
Stafford - - -	21	2	51	11	59	14,406	1,063,180
Suffolk - - -	3	–	9	4	8	1,644	100,221
Surrey - - -	21	9	212	71	153	21,505	1,072,409
Sussex - - -	13	–	51	15	49	9,956	522,501
Warwick - - -	11	5	37	8	35	12,301	691,060
Westmoreland - -	1	–	6	–	7	1,498	58,632
Wilts - - -	3	1	5	–	7	1,751	196,235
Worcester - -	3	1	14	2	14	4,320	205,878
York - - -	53	11	189	35	196	69,710	7,512,303
Berwick - - -	1	–	1	–	2	106	8,818
TOTAL ENGLAND -	648	157	2,650	695	2,446	553,110	49,414,449
WALES:							
Anglesey - - -	1	–	- -	–	1	256	14,979
Brecon - - -	- -	–	1	–	1	418	3,188
Carmarthen - -	2	–	10	1	11	1,591	39,586
Carnarvon - -	5	1	6	1	9	2,586	176,535
Denbigh - - -	3	3	1	1	—	–	—
Flint - - -	- -	–	1	1	—	–	—
Glamorgan - -	18	10	95	30	73	11,367	1,080,348
Merioneth - -	- -	–	1	–	1	246	10,870
Montgomery - -	- -	–	2	2	—	–	—
Pembroke - - -	1	–	1	–	2	1,104	38,842
TOTAL WALES -	30	14	118	36	98	17,568	1,364,348
TOTAL ENGLAND and WALES -	678	171	2,768	731	2,544	570,678	50,778,797

For fuller details *see* Appendix (M.)

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The net increase in the number of societies in the year was 100. The number of societies in Middlesex was diminished by 27, and there was also a diminution in Surrey, Essex, Kent, Sussex, Nottingham, Glamorgan, and Dorset.

The following 18 societies had to be reported to the Secretary of State for default in making the annual return:—

Year wh Incorporated.	Name of Society, and Chief Office or Place of Meeting.	Year of the Society's existence.	Date to which Accounts are made up.	Number of Members (where known).	Total Receipts during the last Financial Year.	Liabilities.		Balance of Unappropriated Profit.	Balance Deficit.	Assets.	
						To the Holders of Shares.	To Depositors and other Creditors.			Balance due on Mortgage Securities (not including prospective Interest).	Amount invested in other Securities, and Cash.
					£.	£.	£.	£.	£.	£.	£.
1883	2nd Stratford and Leytonstone.	4th	31 Dec. 1887	60	1,005	4,798	300	–	143	1,844	111
1875	Barrow Permanent - -	26th	10 May 1889	156	2,386	6,767	5,329	321	–	11,468	949
1887	Harrington Model - -	2nd	30 June „	67	219	394	10	6	–	250	160
1888	Seaforth People's Model -	1st	30 June „	100	304	249	9	–	6	195	57
1877	St. Peter's Park Mutual -	12th	29 May 1889	–	3,034	7,606	–	2,893	–	8,899	1,600
1878	Alexandra Mutual - -	11th	31 Dec. 1888	–	1,955	6,229	–	–	–	5,774	455
1884	Mile End Old Town - -	4th	12 May 1888	270	1,190	2,893	14	110	–	1,956	1,061
1888	City Combination - - -	The Registrar is informed that this society has not done any business.								–	–
1878	235th Starr-Bowkett - -	11th	27 July 1889	78	456	683	–	–	262	84	337
1881	455th Starr-Bowkett - -	8th	31 Oct. „	67	116	951	–	–	189	640	122
1887	865th Starr-Bowkett - -	The Registrar is informed that this society is broken up.							–	–	–
1888	Sutton (Surrey) District -	The Registrar is informed that this society is broken up.							–	–	–
„	Peckham Combination - -	This society cannot be found.			–	–	–	–	–	–	–
„	Middlesbrough Self-help -	The Registrar is informed that this society has ceased to exist.							–	–	–
1876	Cwmyglo Cambrian - -	11th	–April 1888	This return is in Welsh.			–	–	–	–	–
1882	Eryri Permanent - - -	6th	6 Mar. „	198	2,036	3,649	2,915	286	–	6,777	73
1883	British National Thrift -	6th	31 Dec. „	33	1,377	1,345	820	131	–	2,219	77
„	4th Landore - - - -	6th	28 Feb. 1889	290	3,254	5,936	3,744	–	195	9,461	24
			TOTAL - - -	1,319	17,332	38,500	13,141	3,747	795	49,567	5,026
			Average - - -	132	1,444						

Of the 18 societies so reported, it thus appears that four had come to an end, and five acknowledged a deficiency in their funds. If the remaining nine societies were really sound and well managed, they had only themselves to blame for finding themselves in such bad company, having in each case taken no notice whatever of repeated applications made by the Registrar. It may also be remarked that the societies which force the Registrar to take extreme measures diminish every year in number and importance, being less than 1 per cent. of the total

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number of societies in existence, and possessing only $\frac{1}{938}$ part of the capital.

Five summonses were taken out against building societies, three of the five being for failure to make the annual return, one for carrying on business without being registered, and one for falsifying accounts given to the members. Of the first three, one, that of the Stoke and Fenton 235th Starr Bowkett Building Society, Newcastle-under-Lyme, Salop, was settled out of court on payment of expenses; the summons was withdrawn in the case of the Mile End Old Town Ballot and Sale Building Society, a wrong address having been given; but the case of the Swansea and West Glamorgan Building Society, Swansea, was carried into court, and a conviction obtained.

A prosecution, the first of its class, was instituted by the chief clerk on behalf of the Registrar, 6th November 1889, in the County Police Court at Burnley, Lancashire, against Samuel Proctor, Secretary of the Padiham and Hayton Economic Building Society for carrying on business without being incorporated. The society had done so for 18 months or two years, and was not till then incorporated. About February 1889, the secretary sent to the Registrar's office an annual statement, which was returned the same day, with an inquiry when the society had been registered. No reply was received, but the society continued to receive money. Proctor, it appeared, was clerk to a person of the name of Peers, a professional promoter of building societies. It appeared that money had been set apart for the purpose of paying for the incorporation, but that it had been embezzled. Although under the Act the penalty is not exceeding 5 *l.* a day for any day during which business is being carried on without a certificate of incorporation, the chief clerk did not press for a heavy penalty, and a fine of 1 *l.* and costs, with imprisonment in default, was inflicted.

Another prosecution was against a late secretary of the Official and General Building Society, 8, Duke-street, Adelphi, for making a wilfully false return to the Registrar, through the omission of a note by the auditors to the item "Property in hands of the society, 44,845 *l.* 15 *s.* 2 *d.*," viz.: "Subject to the properties in hand being of the value stated." The case was, however, dismissed without costs, for failure to prove that the defendant made the return. In this case it was clear that some one or other had sought to conceal from the Registrar and the public an important note by the auditors,* but for want of technical evidence the point could not be brought home. The case illustrates an unfortunate weakness in the Building Societies Act, 1874, as compared with the Friendly Societies Act 1875, the Industrial and Provident Societies Act, 1876, and even the Trade Union Act, 1871. In all these an annual return to the Registrar is made a substantive matter; it has to be made out in in such form and to contain such particulars as the Registrar or Chief Registrar prescribes; *see* 34 & 35 Vict. c. 31, s. 16, for Trade Unions; 38 & 39 Vict. c. 60, s. 14, sub-sections 1 *d*, 5; 39 & 40 Vict. c. 45, s. 10, sub-sections 1 *d*, 5; and the requirement of certain signatures, bringing home responsibility to particular persons, has always been one of the features in the form drawn up at the registry office. But under the Building Societies Act, 1874, c. 42, s. 40, the substantive matter is the account and statement attested by the auditors and countersigned by the secretary or other officer, no form of which is prescribed, or authorised to be prescribed, by the registry office, and only a copy of this is to be sent to the Registrar, without any provision as to the authentication of such copy. The Registrar has thus, if he receives something which professes to be an account and statement, no security that it is really a copy of the one required by the Act, and if it comes to him, as it frequently does, in the shape of a mere printed form, it is almost impossible that he should be able to identify the person by whom a wilfully false return has been made, for the purpose of a prosecution under Section 43.

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* It was alleged on behalf of the defendant that the figure of 44,845 *l.* was the actual amount advanced on properties. But this was of course no proof that the properties had not fallen in value below that figure.

The following are law cases relating to building societies, reported since the date of the Chief Registrar's last Report:—

1. *Cases relating to Incorporated Building Societies.*

(1.) *Christie* v. *Northern Counties Permanent Benefit Building Society*, 43 Ch. D., p. 62; 29th, 30th October 1889.—Arbitration; Dispute between Society and withdrawing Member; Appointment of Arbitrators after Action commenced.

The rules of a building society provided that any dispute between the society and any member on which the decision of the board should not be satisfactory, should be settled by reference to arbitration pursuant to the Building Societies Act, 1874, and that five arbitrators should be elected by the members at a general meeting, and in case of dispute the names of the arbitrators should be written on pieces of paper, and placed in a bag, and the three whose names were first drawn out by the complaining party should be the arbitrators to decide the matter in dispute. A dispute arose between an investing member and the society as to the amount which he was entitled to receive on withdrawal, and ultimately he brought an action against the society to enforce his claim. Up to this time no arbitrators had been elected. After service of the writ a general meeting of the members was held, five persons were elected as arbitrators, and the society took out a summons to stay further proceedings in the action, and that the dispute might be referred to arbitration in pursuance of the rules.

North, J. (after stating the nature of the dispute and the provisions of the original rules):—"Rule 77 seems to me to provide for the determination of such a dispute as that which has arisen between the plaintiff and the society, viz., whether he is entitled to receive back the whole of his subscriptions, or whether any and what deductions are to be made from them. I think also that the question is clearly one which the committee is unable to determine, because the matter has been put into the hands of the solicitors . . . and it is because the committee could not determine it that recourse has been had to litigation, and the only question is whether the dispute ought to be settled by an action in this court or by a reference to arbitration. The rule provides that five arbitrators are to be elected at the first meeting of the society after the enrolment of its rules. I have already during the argument intimated an opinion that that provision is merely directory and not compulsory, and that if for any reason it happened that the arbitrators could

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could not be appointed at the first meeting, an appointment at a second, and perhaps at a third meeting would not necessarily be bad. But the rule is very important as showing that what is contemplated is, that a standing body of arbitrators should be elected as soon as possible, before any of the questions to be referred to them should have arisen, and it is out of that standing body, so elected before any questions had arisen, that three arbitrators are to be chosen by lot to decide any dispute when it actually has arisen. Under that rule no arbitrators were ever appointed, and at the time when the plaintiff gave his notice to withdraw, on the 1st April 1889, there was no tribunal constituted under the rules to which any dispute could possibly be referred, because the society had allowed nearly 21 years to elapse without complying with that requirement of the rules. On the 24th June 1889 the society proceeded to incorporate themselves by registering under the Act of 1874, as they had a perfect right to do, and the plaintiff, acting upon that, has issued his writ against the society as defendants. It was suggested that by suing them in that way he had estopped himself from raising any objection to their having all the rights which a body incorporated under that Act might have. I do not see that he has done anything of the kind. He has recognised the fact, to which he could not shut his eyes, viz., that the society (the persons against whom he asserted a claim) had become an incorporated body. Before they were incorporated they could only be sued in the names of the trustees. But as soon as the society, which is the same body of persons which was formerly unincorporated, became by virtue of the registration capable of being sued itself, it was perfectly competent to the plaintiff to sue them, and, in my opinion, he is in no worse position in so suing them than if they had remained unincorporated, and he had sued the trustees. [His lordship then read rules 15 and 22 of the new rules, and continued] : The first question raised with regard to these rules is the important one, whether they bind the plaintiff, who had under the old rules ceased to be a member of the society by giving his notice to withdraw, before the incorporation of the society and before the new rules were passed? That point I do not think it necessary to decide on the present occasion, and I do not intend to decide it; I am not satisfied that the new rules are binding on the plaintiff . . . Suppose the original rules had provided that all disputes should be referred to the decision of two arbitrators, one to be nominated by the person who had the dispute with the society, and the other by the society, and that the two arbitrators might appoint an umpire. If after a member had given notice to withdraw, a question had arisen as to what was due to him from the society, would it be open to the society to proceed to repeal the rule which I have supposed to exist, and to substitute for it a new rule that any dispute should be decided by a person to be nominated solely by themselves? It would take a great deal of argument to convince me that anything in the rules would authorise them to make such an alteration as that, directly affecting a person who had ceased to be a member. I put this case to show the difficulty which I feel, but, as I have just said, I express no opinion on the point. I will assume, for the purpose of my present decision, that the new rules bind the plaintiff. But still, in my opinion, he is not bound to submit to arbitration, and for this reason : the old rules, as I have pointed out, required that there should be standing arbitrators appointed from the first. In the new rule as to arbitration there is an alteration of the language. It does not say when the arbitrators are to be appointed, all it says is, that 'five arbitrators shall be elected by the members at a general meeting.' But it goes on to give directions as to what is to be done in each case of dispute namely, that out of a body of arbitrators who are supposed to be then existing (a standing body of arbitrators), three are to be selected by lot. This is based on the assumption that the society have already done their duty by electing five good and competent arbitrators for the general purpose of arbitration, and then the bargain is that three persons, chosen by lot out of the five, shall decide the dispute. It is quite a different thing to say that any dispute is to be referred to the decision of a tribunal such as that to which I am now asked to send the dispute. No arbitrators had been appointed under the original rules, and no arbitrators had been appointed under the new rules down to the time when this dispute arose. It was found that the board could not settle it it, and the parties must settle it in some legal way, and there being no other course open to the plaintiff, he issued his writ in the action. At the time when the writ was issued the dispute could not be settled by arbitration, because there were no arbitrators to whom it could be referred, and it is impossible for me to say that it was not open to the plaintiff to issue a writ, for, if it were so, the omission of the society to appoint arbitrators would deprive him of any remedy at all. In my opinion, therefore, the plaintiff was perfectly justified in commencing his action. Then, after the writ had been served, the society proceeded to elect arbitrators by calling a general meeting of the members, at which five persons were elected. They are said to be perfectly competent and trustworthy persons, and I have not the slightest reason to doubt it. But still I do not consider that they constitute a tribunal such as is contemplated by the rule. That tribunal is to be a standing body of arbitrators, out of whom, when a dispute arises, three are to be chosen by lot. But what has really happened is this: no arbitrators to whom the matter could be referred having been elected until after the action had been commenced, the society (the defendants to the action) proceeded to nominate the judges who were to decide the action, and they ask me to say that the judges so nominated are the only persons who can deal with this matter. I do not doubt that they have been properly elected, or that they are a good body of arbitrators, perfectly competent to deal with any dispute which may hereafter arise. But, in my opinion . . . . it is not open to the society, after the dispute has arisen, to proceed to nominate the persons, three of whom are to be the judges of the dispute. It is quite true that these gentlemen were appointed at a general meeting, but it was a general meeting of the members of the society, who are the defendants. The general meeting would in all probability adopt the persons whose names were submitted to it, and those persons would have been nominated by somebody. It is sufficient to prevent my sending the suitor to such a tribunal, that these gentlemen may have been nominated by the committee or the directors, or some of them, expressly because they, or some or one of them, are or is known to hold a particular view on this subject . . . . I am not making the slightest imputation on the persons who selected these arbitrators, but, in my opinion, the tribunal to which a dispute of this sort is to be left is not one to be chosen by lot out of a body of persons elected by one of the parties to the dispute after the dispute has arisen. I think, therefore, that this action, having been properly commenced, cannot be put an end to by referring the dispute to arbitrators thus elected. I must, therefore, dismiss the summons."

(2.) *Neath Building Society* v. *Luce*, September 29, 30, November 7, 1889; 43 Ch. D., 158.

In ascertaining the amount for the time being secured to a building society by mortgages from its members, within the meaning of the Building Societies Act, 1874, Section 15, Sub-section 2, such amount is not to be limited merely to the amount of principal secured, but covers all loans due on the members' securities at the time of the loans to the society, whether for principal or interest, or fines or otherwise, and all instalments not then accrued due, but secured by the mortgage and outstanding.

In ascertaining the amounts advanced out of an *ultra vires* loan on security the whole amount secured is to be included, although a commission was charged for the advance, and deducted from it.

This was an action brought by the official liquidator of the Neath Permanent Benefit Building Society, in the name of the society, to set aside certain mortgages which had been executed by the society in favour of the defendants, on the ground that the mortgages were unauthorised and invalid as against the society.

The rule of the society with regard to borrowing powers was identical with Section 15 of the Building Societies Act, 1874. By the rules of the society it was provided that the society might retain out of the advances to the members a premium which should in no case exceed the sum of 10 *l.* per share of 100 *l.*, and it was the invariable rule of the society in carrying out its business to retain a premium of 10 *l.* per cent. on the shares advanced.

It appeared that the moneys which the society had borrowed upon the security

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security of the mortgages impeached in this action were applied in advancing members.

After the pleadings in the action were closed, an order for the following preliminary accounts and inquiries was made :—

(1.) What was the amount secured by the plaintiff society by the mortgages from its members, in the pleadings mentioned ?

(2.) What was the amount received by the society on deposit or loan, and not repaid by them ?

(3.) Whether any, and if any, what parts of the several sums secured by the said mortgages were applied, and when, respectively ?

(*a*) In payments of any, and what debts or liabilities of the society, properly payable ;

(*b*) In making any and what advances to members of the society, and what securities were obtained thereby.

Before the chief clerk made his certificate, it was agreed between the parties, and subsequently ordered, that the following questions of law, arising out of the accounts and inquiries, should be set down and argued :—

(1.) Upon what principle is it to be ascertained what was the amount secured to the society by mortgages from its members, within the meaning of Section 15 of the Building Societies Act, 1874 ?

(2.) Whether, in ascertaining the amounts of the advances made by the society out of the moneys advanced on the security of the mortgages in the pleadings mentioned, the premiums at the rate of 10 *l.* per cent. retained by the society out of the amount secured by the mortgage obtained by the society by means of such advances ought or ought not to be included in and treated as part of the advances so made.

The case was argued by Sir *H. Davey*, Q.C., and *J. G. Wood* for the official liquidator ; *Romer*, Q.C., and *Levett* for the defendants ; and *Byrne*, Q.C., and *Chadwyck Healey* for a party in the same interest.

CHITTY, J., (after referring to the terms of Section 15, Sub-section 2, continued) :—"In this sub-section two terms are compared, the first being the sum received on deposit or loan, and not repaid. On this no question is raised. Assuming the society to have received in the past 100 *l.*, and to have repaid a portion, then the balance would be this first term. This term involves no computation of interest whatever on the amount received. Whether or not some interest was owing on the 100 *l.*, the amount received would merely be the 100 *l.* About that there is no question. Then this term has to be compared with the other mentioned in the sub-section, the amount for the time being secured to the society by mortgages from its members, two-thirds of which is the limit of the borrowing power of the society. The point is as to the meaning of the words, 'amount secured by mortgage,' and but for the argument, I should have felt no difficulty in stating that the expression must be taken according to its natural meaning, and even after the argument, I cannot say that I entertain any doubt as to the meaning of the Legislature's language. The plaintiff's argument is that the meaning of the term 'amount secured' must be interpreted so as to exclude any interest owing on the security. In the simple case of the society having, at the time when it proposes to receive money on loan, a mortgage for 100 *l.*, payable in six months, with interest at five per cent., payable half-yearly, and where the six months having just elapsed, 2 *l.* 10 *s.* is due for interest, the plaintiff says that the interest is not included in the amount secured. But why not ? If the question be asked either in a popular or a legal form, the answer would be that the amount consists of principal and interest, that is, 102 *l.* 10 *s.* And supposing also a fine, say of 10 *s.*, due for non-payment of the interest, then the amount secured would be 103 *l.* I am unable to give any other answer to the question. Indeed the plaintiff's argument, if pushed to its logical conclusion, would require that a mortgage for 100 *l.*, just given by a member, should be discounted and reduced to its present money value, that is to say, that the 'amount secured' means the present money value of of what is owing on the security, and that because it is argued there must be some relation between the two terms which have to be compared, the borrowed money and the amount owing on the security. But the Legislature has not expressly said that there must be any such relation. It may well be that, as the principal due on the mortgage is not repayable for six months, the society would not necessarily have during the currency of a loan any money in hand on a given security, and the discounting of the principal cannot possibly have been intended by the Legislature. In reality, the Legislature had no intention of comparing in the section the principal alone, but was putting the principal of the loan against the amount secured, leaving a margin of one-third, which it supposed would be a sufficient protection to the lender. Section 40, which provides for a balance sheet, has also been relied on, but the account therein mentioned is to include not merely the principal of the loan, but has to state the amount due to depositors and others for loans, which would of course include the interest. The language of the Legislature is precise; it is not the 'amount secured,' but the balance due or outstanding upon the mortgage securities, not including prospective interest. And this language, whilst not affecting that of Section 15, which is plain, is adverse, rather than favourable, to the plaintiff's argument; because it shows that the Legislature had present to it the fact that a building society's mortgages were generally payable by instalments, and necessarily involved prospective interest, and it provides that in ascertaining how the society stands, with a view of disclosing profits, prospective interest is to be excluded. In 1874, when the Act was passed, the case of *Laing* v. *Reed*[*] had decided that under a limited borrowing power a building society is entitled to borrow, and curiously enough the rule of the society in that case was expressed in very much the same language as that of this section, namely, 'the amount for the time being secured by the mortgages to the society'; and Lord Hatherley, in the course of his judgment, translates this term into 'the amount that may be outstanding upon mortgages.' I do not found my decision on this dictum, but following it, I decide this case unfavourably to the plaintiff. Again, in the case of a mortgagor coming to redeem his mortgage, which in the case of this society he has the power to do, though not at a fixed rate of discount, but as the actuary acting under the rules may decide, provided the rate be not less than 2½ per cent., it would be impossible to suppose that for the purpose of this Section 15, which was intended to lay down a working rule, such a right as this, which might never be exercised, was to be taken into account on every occasion when the society was borrowing money, where the mortgages contain a power of sale which is exercised. The case of *Matterson* v. *Elberfeld*[†] decided that a society is entitled to take at once the whole amount of the future instalments due, without allowing any discount whatever. It is not to be supposed that what was intended to be a simple rule in the society's business should be complicated by matters of this sort. It is said that by deciding against the plaintiff I shall be enabling societies of this kind to increase their borrowing power by allowing their mortgagors to fall into arrear. If that be the result of the Act, the result must follow; but I think the suggested danger is theoretical and not practical, for building societies are charged with being rather hard on their mortgagors, and Acts of Parliament are not framed on the principle, nor should they be construed on the footing that men will not perform their duty, for the suggestion would amount to misconduct on the directors' part. I must answer the first question by declaring that the amount is not to be limited merely to the amount of principal secured, but covers all loans due on the members' securities at the time of the loans to the society, whether for principal or for interest, or fines or otherwise, and all instalments not then accrued due, but secured by the mortgage, and outstanding. The second question arises in working out the equity of the person who has lent to the society sums in excess of their borrowing power. Such sums it is clear he cannot recover on the contract of loan, but it is also established that he has an equity of subrogation which is expressed by Lord Selborne in *Blackburn and District Benefit*

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[*] Law Rep. 5 Ch. 4, 9.

[†] Law Rep. 4 Ch. 207.

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Benefit Building Society v. *Cunliffe, Brooks & Co.** as the right to be repaid such portion of the amount lent as went to pay the legitimate debts of the society. To this extent the lender is entitled to stand in the shoes of the creditors. But that case also contains a further illustration of this right of the lender. If the society has made advances to members out of the amount lent, and obtains securities in respect of these advances, then the lender is entitled also to have the benefit of these securities. The exact point now raised is this: advances were made by the society to members, but as the applicants for advances were numerous, the society made a profit out of the transaction by putting the advances up to competition at a limit of 10 *l.* per cent. discount, the result being that the advanced member paid 10 *l.* for the right to the advance. It is argued that in working out this right of subrogation, the point to be considered is how was the lenders' money applied, and that it was applied to the amount only of 90 *l.* in every 100 *l.* On the other hand, it is argued that there was a distinct contract between the society and its members for an advance of 100 *l.*, the right to have the loan being purchased for 10 *l.*, which according to the rules of the society is deducted from the advance. In my opinion, the right mode of working out the equity is to treat the advance as being 100 *l.*, and to calculate the right of subrogation accordingly. But the case does not stop here, for in fact the member's security is given neither for 100 *l.* nor for 90 *l.*, but for a number of instalments. Now in the case of *Blackburn and District Benefit Building Society* v. *Cunliffe, Brooks & Co.*,† the Vice Chancellor of the Duchy of Lancaster gave the bankers the benefit of all sums received by the society from advanced members by way of bonus, &c., subject, however, to the costs of winding-up, and to mortgages and charges to the society in respect of advances out of its proper funds. This limitation was, however, struck out by the Court of Appeal. It is true the exact point as to the bonus does not appear to have been argued before them, but the ground on which they proceeded is stated ‡ to be that 'we treat the mortgages given to secure sums lent out of money advanced by the bankers as property which they are entitled to claim, that is, as their property.' That is to say, the security given by the advanced member is to be treated as the property of the *quasi* lender. Though in the case before me this sum is only 90 *l.*, it purchased the right to a security for 100 *l.* On these grounds, therefore, I hold that the question must be answered so as to give the *quasi* lender the benefit of the 100 *l.*, that is to say, that the advance is not to be treated as diminished by 10 per cent.

(3.) In re *National Permanent Mutual Benefit Building Society;* 43 Ch. D. 431; 18th and 21st December 1889.

Funds of a building society invested in the names of trustees for the society under the direction of the board are not trust funds, subject to the powers conferred by the Trust Investment Act, 1889.

This was a petition by the directors and trustees of the National Permanent Mutual Benefit Building Society for the purpose of being advised whether they were trustees, and whether the funds of the society under their control were trust funds in their hands within the meaning of the Trust Investment Act, 1889. The society was established in 1849 and registered under the Act 6 & 7 Will. 4, c. 32. In April 1880 it was incorporated under the Building Societies Act, 1874. Rules of the society were duly certified under the former Act; they had not been altered since the incorporation of the society except as to the time of holding the annual meeting of the society. The certified rule as to investments was as follows:—

> "Whenever the money in hand shall in the opinion of the board be sufficient for the purpose, it shall be employed in advancing the shares of those members whose subscriptions are not in arrear, and the order in which members shall become entitled to advances shall from time to time be determined by the board, and all money not so employed shall

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* 22 Ch. D., 61. † 29 Ch. D., 902. ‡ 29 Ch. D., 912.

shall be laid out in such investments or advanced upon such legal or equitable securities as the law permits in the names of the trustees, but under the direction of the board."

The 25th Section of the Building Societies Act of 1874 enacts that "Any society under this Act may from time to time, as the rules permit, invest any portion of the funds of the society not immediately required for its purposes, upon real or leasehold securities or in the public funds, or in or upon any parliamentary stock or securities, or in or upon any stock or securities, payment of the interest of which is guaranteed by authority of Parliament, or in the case of terminating societies with other societies under this Act; and for the purpose of investments in the public funds, or upon security of copyhold or customary estate, the society, or the board of directors, or committee of management thereof, may from time to time appoint and remove trustees."

The 27th Section of the Act of 1874, as amended by Statute 40 & 41 Vict. c. 63, s. 3, enacts that "all rights of action and other rights, and all estates and interest in real and personal estate whatsoever, belonging to or held in trust for any society certified under the said repealed Act (the Act of 6 & 7 Will. 4, c. 32), shall, on the incorporation of the society under this Act, vest in the society without any conveyance or assignment whatsoever, save and except in the case of stocks and securities in the public funds of Great Britain and Ireland, and estates in copyhold or customary hereditaments, the title to which cannot be transferred without admittance."

Part of the funds of the society not in use in advancing members was invested in the name of the corporation. A portion was invested in the names of three trustees in consols. The object of the petition was to determine whether the consols might lawfully be sold out and the proceeds invested in some of the securities enumerated in Section 3 of the Trust Investment Act, 1889.

Swinfen Eady for the Petition.

NORTH, J. (after stating the facts, continued).—"The question now is whether the consols belonging to this society standing in the names of these three trustees, can be sold by them and laid out in other securities within the terms of the Act of 1889. In my opinion they cannot. In the first place, I think that the powers of investment contained in the Act are larger powers given to trustees who have already power to invest and merely apply to trustees who hold funds for the purpose of investment. In respect of building societies under the Building Societies Acts this general enactment relating to trustees, which does not refer to building societies, cannot be intended to alter the powers of such societies, which are regulated by the 25th Section of the Building Societies Act, 1874. In order to give larger powers than are contained in that section I think there should be either an express direction, or something that shows by necessary implication that there is an intention so to enlarge the powers. But I do not think that is the only answer. Even supposing the 25th Section of the Building Societies Act would be affected by a General Investment Act, does the Act of 1889 really apply to such a case? In my opinion it does not. I do not think the funds of a building society are trust funds The property of a building society belongs to the society or its members, and its members do not hold the property on any trust. The property of such a society is quite different from that of a charitable institution, In my opinion the funds of the society are not trust funds at all in the sense used in the Trust Investment Act. And further, it is to be noticed that it is not the object of a building society to invest. Then it is suggested that the trustees in whose names the consols stand are trustees for investment so as to bring the funds in their names under the operation of the Trust Investment Act. It will be recollected that the rule of the society relating to investments provided that funds should be invested in the names of trustees, but only under the direction of the board of directors. That is a rule which has not been altered, and is still subsisting so far as these investments are concerned. I do not think, therefore, these trustees are trustees holding funds in their hands which they can invest; or that this Act applies to trustees who do not hold funds in their hands upon trust to invest. In my opinion the Act extends

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extends the powers in respect of the kind of securities upon which trustees who already have limited power to invest, may invest; but it does not give power to trustees who have no power to invest independently of the Act It seems to me that the trustees of the society are not trustees under the Act. If there were a person absolutely entitled to a fund in the hands of a bare trustee for him, and such person did not wish to take the funds into his own hands, and did not wish to have the state of investment changed, it could not be contended that the bare trustee in that case could have power given him by this Act of varying such investment. Then it is suggested further, that the ten directors of the society are trustees, having trust funds in their hands within the meaning of the Act. In my opinion they are not. In point of fact, they have not any trust funds in their names and are not trustees for investment, but are the agents of the society for the purpose of carrying on the business of the society. It is said they are in a fiduciary position, and no doubt if property of the society come to their hands is misappropriated they will be liable for breach of trust. But so is any other agent. It seems to me, therefore, that the directors are not trustees having trust funds in their hands to invest within the meaning of the Act. The result is, I come to the conclusion that the Act does not apply to a building society whose funds are invested in their own name or in the name of trustees who have no power of investing. That view is confirmed by the 5th Section of the Trust Investment Act, which provides that 'Every power conferred by this Act shall be exercised according to the discretion of the trustee, but subject to any consent required by the instrument, if any, creating the trust.' From that it appears that the Act is intended to apply to trustees who have a discretion as to investment independently of the Act."

(On a petition subsequently presented by the directors and trustees of the same society, it was held by Mr. Justice North (17th May 1890), that India 3½ per cents. charged by Act of Parliament on the revenues of India were not a stock "guaranteed by authority of Parliament" within Section 25 of the Building Societies Act, 1874; (W. N., 7th June 1890).)

(4.) In re *Sunderland 36th Universal Building Society*, *King and Cordner* Appellants; *Rawlings and another*, Respondents.

In re *Sunderland 32nd Universal Buidling Society*, *Rawlings*, Appellant; *Oliver*, Respondent.

In re *Sunderland 36th Universal Building Society*, *Rawlings and another*, Appellants; *Wilkinson*, Respondent; 24, Q.B.D., p. 394, 19th and 20th December 1889; 13th and 31st January 1890.

Winding-up; Notice of Withdrawal; Insolvency before Winding-up Order; Effect of Notice of Withdrawal given or Maturing after Insolvency, but before Winding-up Order; Building Societies Act, 1874 (37 & 38 Vict. c. 42) s. 32, sub-s. 4.

One of the rules of certain building societies provided as follows: On and after the expiration of the first twelve months any member may withdraw the subscription money which he may have contributed with such an amount of interest as may be determined by the committee, such member to give notice of his intention to withdraw in writing to the secretary, and should more than one member give notice to withdraw at one time, the member so giving notice shall be paid in rotation according to the priority of notice, provided always that the said society shall not be required or obliged to make such payment as aforesaid, until they have sufficient funds in hand for that purpose, and also to meet the then existing legal liabilities of the society.

Held, that the rule provided only for withdrawal from the societies while they were or were believed to be solvent, and that therefore notices of withdrawal which were given or which matured at a time when the societies were known to be insolvent, though before the actual date of the winding-up order in each case, did not entitle the shareholders who had given them to be paid the amount of their subscriptions in priority to other shareholders in the winding up.

Held

Held also, that shareholders whose notices of withdrawal had matured before the societies were known to be insolvent, but who had not received the sums due to them, were not, in the absence of a determination by the committee under the rule of the amount due to them in respect of interest, entitled to be allowed interest on those sums in the winding-up till payment.

Brownlie v. *Russell* (8 App. Cas. 235) and *Walton* v. *Edge* (10 App. Cas. 33), considered.

Appeals from orders of the Sunderland County Court, made in the winding-up of the Sunderland 36th and the Sunderland 32nd Univeral Building Societies. These societies were two of ten terminating building societies, similarly named and numbered, which were being wound-up voluntarily under the supervision of the court, pursuant to Sub-section 4, Section 32 of the Building Societies Act, 1874 (37 & 38 Vict. c. 42).

The 3rd rule of both societies as to the "objects of the society" was as follows: "This society is established for the purpose of raising by the subscription of its members, a stock or fund for making advances to members out of the funds of the society, upon security of freehold, copyhold, or leasehold estate, by way of mortgage, and so far as is necessary for the said purpose, shall have power to hold land with the right of foreclosure, and may from time to time raise funds by the issue of shares of one or more denominations, either paid up in full, or to be paid by periodical or other subscriptions and with or without accumulating interest, and may repay such funds when no longer required for the purposes of the society, provided always that any land to which the society may become absolutely entitled by foreclosure or by surrender or other extinguishment of the right of redemption shall, as soon afterwards as may be conveniently practicable, be sold or converted into money. Preference shares may also be issued, and shall bear interest after the rate of 5 per cent. per annum, payable half-yearly. Special arrangements may be made for advances on freehold, copyhold, or leasehold property on such terms as to interest and repayments as may be agreed upon."

The 40th rule of both societies as to withdrawal of shares was as follows: "On and after the expiration of the first twelve months, any member may withdraw the subscription money which he may have contributed, with such an amount of interest as may be determined by the committee, such member to give notice of his intention to withdraw in writing to the secretary, and should more than one member give notice to withdraw at one time, the member so giving notice shall be paid in rotation according to priority of notice, provided always that the said society shall not be required or obliged to make such payment as aforesaid until they have sufficient funds in hand for that purpose, and also to meet the then existing liabilities of the society."

On the death in 1 886 of one Wayman, the secretary to the ten societies, the books of the societies were placed in the hands of a firm of accountants The report showed that eight of the ten societies, among others, the 36th and 32nd, were insolvent.

On 14th February 1887, at an aggregate meeting of the shareholders of all the societies, a resolution was passed recommending the appointment of a general committee consisting of the directors and two delegates from each society to consider the affairs of all the societies.

A meeting of the 36th Society was held on 17th February following, and a meeting of the 32nd Society on 16th February, and at these meetings it was decided to appoint delegates, according to the resolution of the aggregate meeting, and to send to each shareholder a copy of the report. The report showed as regards the 36th Society, a deficiency of upwards of 14,000 *l.*, as regards the 32nd Society, a deficiency certainly of upwards of 3,000 *l.*, and possibly of upwards of 7,000 *l.*

As regards the 36th Society, it was admitted that after 17th February 1887, "no new members were admitted, no new shares were taken out, no money was borrowed, no money was advanced to any member on mortgage, nor was any withdrawing member repaid." The same appeared to be the case as regards the 32nd Society, but between the 16th February and

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3rd May 1887 that society received a sum of about 8 *l.* in subscriptions, and paid a sum of 47 *l.* by way of interest to paid-up shareholders, and held meetings to discuss suggestions for the alteration of certain of its rules.

On 3rd May 1887, the general committee sent the following notice to each shareholder in the ten societies: "Owing to the request of the directors and delegates for the cancellation of withdrawal notices in order to arrange amalgamation not having met with a sufficient response, your directors feel it their duty to urge you to give immediate notice to withdraw the amount due on your shares, that you may not suffer any loss that can be avoided in the event of the scheme not being carried out.

On 17th June 1887, resolutions were passed for the voluntary winding-up of the societies. On 2nd July the judge made an order for the continuance of the winding-up under the supervision of the court. At the date of the decisions appealed against the claims of outside creditors and depositors had, in the cases of the 36th and 32nd Societies, been paid.

In *King's and Cordner's* cases, the judge decided that the 36th Society was declared to be insolvent on 17th February 1887, and that, therefore, notices of withdrawal given by Mr. King and Mr. Cordner, subscription shareholders of 11 *l.* 10 *s.* and 20 *l.* 15 *s.* respectively, in the one case on 21st February 1887, in the other on 6th May 1887, did not entitle them to payment of their subscriptions in the winding-up in priority to other members. The shareholders appealed.

In *Oliver's* case the judge decided that the 32nd Society was declared to be insolvent on 3rd May 1887, and that, therefore, a notice of withdrawal at the end of six months, given by Mr. Oliver, a holder of paid-up shares in the 32nd Society of the value of 2,300 *l.* on 8th October 1886, and maturing on 8th April 1887, entitled him to be paid in the winding-up in priority to all members whose notices expired after the latter date. The liquidator appealed.

In *Wilkinson's* case the judge decided that Mr. Wilkinson, the holder of paid-up shares in the 36th Society of the value of 500 *l.*, who, on 6th October 1885, gave a notice of withdrawal at the end of six months, maturing on 6th April 1886, was entitled in the winding-up to interest at 5 per cent. from 6th April 1886 till payment. The certificate was in the following form: "This is to certify that . . . . . has this day paid to the Sunderland 36th Universal Building Society the sum of 500 *l.* as the full subscription or payment for ten shares of 50 *l.* in the said society, upon which sum interest at the rate of 5 *l.* per centum per annum will be payable half-yearly, the said . . . . . to be at liberty to withdraw the said sum at any time after the expiration of six months from this day, upon giving six months' notice in writing to the secretary of the society, and the said Sunderland 36th Universal Building Society to be allowed to repay the same at any time on giving six months' notice to the said . . . . , dated . . . . ." The liquidators appealed.

The Counsel employed were: in *King's and Cordner's* cases, Cozens Hardy, Q.C. (H. W. Eve with him), for the shareholders; Sir Horace Davey, Q.C. (Haldane with him), for the liquidators; in *Oliver's* case, R. T. Reid, Q.C. (W. S. Robson with him), for the liquidator; Cookson-Crackanthorpe, Q.C. (Wurtzburg with him), for the shareholders; in *Wilkinson's* case, Haldane (Sir Horace Davey, Q.C. with him), for the liquidators; Cozens-Hardy, Q.C. (Eve with him), for the shareholder.

January 31.—The judgment of the court (Lord Coleridge, C. J., and Mathew J.) was delivered by Mathew J.

Rawlings and Another v. *King and Cordner; Rawlings* v. *Oliver.*

These were appeals from orders made by the county court judge at Sunderland, and raised the question whether the appellants, King and Cordner, and the respondent, Oliver, were entitled to rank as creditors of the societies in the winding-up proceedings, or whether they were still members.

They contended that they had withdrawn from membership in accordance with the rules of the societies before the winding-up order had been made, and had thus become creditors. The liquidators, on the other hand, contended

tended that before the notices to withdraw from membership had been given, or had become effective, the insolvency of the societies had become notorious, and therefore, that the notices were inoperative.

The learned county court judge decided in favour of the liquidators in the cases of King and Cordner, and against the liquidator in the case of Oliver.

The order to wind up was made on 2nd July 1887. In the first case, the appellant, King, had given notice of withdrawal on 21st February 1887, and the appellant, Cordner, on 6th May 1887. In the second case, the respondent, Oliver, had given notice, on 8th October 1886, of withdrawal at the end of six months. The contention on their part was that until the winding-up order had been actually made they were entitled to withdraw. and so to constitute themselves creditors of the societies. The liquidator insisted that the societies were known to be insolvent on 17th February 1887, and that the right which members would otherwise have had of quitting the societies was then at an end.

It appeared from the evidence that ten benefit building societies, constituted in the usual way, had been established in Sunderland, and that the management of them all had fallen into the hands of a person named Wayman. They were formed on what is called the terminating principle, and consisted of two classes of members, depositors and borrowers, or "advanced members." Unfortunately for the members of the societies under Wayman's control there had been gross mismanagement; and after Wayman's death in August 1886, it was discovered that a great part of the moneys of all the societies was not forthcoming. In the early part of 1887 a firm of accountants was employed to investigate the affairs of the different societies, and reports were prepared which showed that each of them was insolvent. Those reports, with balance sheets, were submitted to and practically adopted by an aggregate meeting of members of the societies on 14th February 1887. In pursuance of resolutions passed at the meeting, an effort was made to reconstruct the societies, and delegates were appointed to meet and consider what should be done. A scheme of reconstruction by amalgamating all into one was put forward by the delegates, but was found to be impracticable, and resolutions were finally come to that each of the societies should be wound up under the supervision of the court.

In support of the contention that at the date of the order, King, Cordner, and Oliver were no longer members, they relied upon the rule as to withdrawal, which was in the following terms: "That on and after the expiration of the first twelve months, any member may withdraw the subscription money which he may have contributed, with such an amount of interest as may be determined by the committee, such member to give notice of his intention to withdraw, in writing, to the secretary, and should more than one member give notice to withdraw at one time, the member so giving notice shall be paid in rotation, according to the priority of notice, provided always that the said society shall not be required or obliged to make such payment as aforesaid, until they have sufficient funds in hand for that purpose, and also to meet the then existing legal liabilities of the society."*

We are of opinion that this rule was not intended to apply where the society was no longer able to carry on its business, and where it had become notorious that the society could not meet its liabilities. It would be altogether unreasonable to suppose that it was intended, in the event of insolvency, to permit one set of members to escape from liability at the expense of the others. There would seem to be no adequate consideration or motive for such an arrangement. The rule seems to us not to contemplate any such contingency as a suspension of its business, and, therefore, only to provide for a withdrawal from the society while it was, or was believed to be still solvent. There was sufficient evidence to show that before the times at which two of the notices were given, and the third became effective, the members, and all others who were interested, knew that the societies were no longer in a condition to carry out the objects for which they had been formed, or to fulfil their undertakings with their members. That the societies could not go on is shown from the scheme of reconstruction laid before the members, which practically involved the liquidation of the affairs of each of the societies. In this state of things the right to withdraw, it appears to us, no longer exists.

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The case of *Brownlie* v. *Russell*,[*] referred to by counsel for the appellants, is only material for the reasons given for the view that the right to withdraw does not survive a winding-up order. As appears from the judgment of the Lord Chancellor, a winding-up order takes away the right, because "it necessarily puts a close to the whole concern, terminates at the date the account of each shareholder, and cuts off all chance of profit which, if the thing had gone on, both classes of members might have had." (p. 254.) But all these consequences were as clear and inevitable in the cases of these societies, when the report of the accountant was published in February 1887, as if a winding-up order had then been actually made. The case of *Walton* v. *Edge* (†) was relied upon by the learned counsel for the appellants as an authority for the proposition that members who gave effective notice before the date of the winding-up order were entitled to priority in payment to those members who had not given notice. But the question in that case was as to the rights of members "who gave notice, not only before the winding up, but when there was no information that any winding up was going to take place, and when nothing special was alleged to affect them with notice that the society was not to continue as a going concern." (p. 36.) The view we take is in accordance with the valuable judgment of Lord Shand in the case of *Carrick* v. *North British Building Society* (‡). It is not the order to wind up, but the state of things which, to the knowledge of all concerned, renders liquidation inevitable, that, in such a case as this, puts an end to the right to withdraw.

An effort was made on behalf of the persons seeking to withdraw, to make out that after the condition of the societies had been ascertained and made public by the reports of the accountants, the societies were still kept going. Reliance was placed upon the fact that some payments were afterwards made and received by the societies' officers. But the fact that the business of the societies was not wholly suspended is explained by the efforts which were being made to effect reconstruction, which turned out to be impracticable.

We, for these reasons, hold that the appellants, King and Cordner, and the respondent, Oliver, are not entitled to priority, and that they must rank in the winding up with the other members of the societies. We dismiss the appeals in the cases of King and Cordner, and reverse the judgment of the court below in the case of Oliver.

Rawlings and another v. *Wilkinson.*

In the third case, the liquidators appealed against the judgment of the learned judge, who held that members who had given effective notices of withdrawal before the insolvency was disclosed, but had not received the amounts due to them, were entitled to interest until payment. It was not contended that in common law, or under the statute of William IV., interest would be payable, but it was said that there was a course of dealing between the societies and their withdrawing members which was evidence of a contract to pay interest. After a further investigation of the facts, made at our request by the learned county court judge, a full statement of the evidence has been made to us by his Honour. We are of opinion that any claim for interest could only arise under the terms of Rule 40, and that, apart from that rule, there is no evidence of any contract, express or implied, to pay interest to members who had given notice to withdraw. That payments were made without the knowledge, in the first instance, of the committee, is explained from the irregular way in which the business of the societies was conducted by Wayman. That such payments were ratified up to a certain date, when they were ordered by the committee to be suspended, is no proof that a liability under any contract existed, or was admitted to exist. Any inference of an implied contract is repelled by the express provision in Rule 40 that the interest, if any, should be such a sum as the committee might determine, and it was found by the judge that no determination, within the meaning of the rule, had been come to by the committee The appeal in this case must therefore be allowed.

Orders accordingly.

(5.) *Sheffield*

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[*] 8 App. Cas., 235.

[†] 10 App. Cas., 33.

[‡] 22 "Scottish Law Reporter," 833.

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(5.) *Sheffield and South Yorkshire Permanent Building Society* v. *Aizlewood*; 16th, 17th, 18th, 23rd, 24th, 25th, 30th, and 31st July; 1st and 6th August; and 6th November 1889. (44 Ch. Div. 412.)

The directors of a benefit building society having a large discretion vested in them as confidential agents, may properly make advances on classes of securities forbidden to ordinary trustees, and are not precluded from making advances on securities of a speculative nature.

By the rules of a building society constituted under the Act of 1874, with the object of raising by the subscriptions of the members a fund for making advances to members on mortgage (*inter alia*) of leasehold estate, it was provided, amongst other things (*a*) that none of the directors should be answerable for any act or default of any other of them, or for the insufficiency or deficiency in title of any security taken for the repayment of any advances, unless the loss should happen through their own neglect or default; (*b*) that the board should have power to conduct the affairs of the society according to its rules, to appoint agents and committees of directors, and to invest the funds of the company [society] not immediately required for its purposes, according to Section 25 of the Act of 1874 (which authorised investments in leasehold securities); (*c*) that the solicitor of the society should investigate the title to all property offered as security, and prepare all mortgages; (*d*) that the funds of the society should be applied, at the discretion of the board, in making advances to members in respect of the shares held by them on (*inter alia*) legal or equitable mortgage of leasehold property, and (*e*) that when the directors were of opinion that the premises were a sufficient security, and the solicitor was satisfied that the title to the property was satisfactory, the amount granted should be paid to the borrower, on his executing a mortgage in the form required by the solicitor.

In 1878 the directors advanced 25,000 *l.* to one J. upon two securities, the principal of which was a second mortgage of a leasehold colliery, taking, at the same time, as collateral security, a charge upon certain beneficial interests under a trust of personal estate. During the transactions which resulted in the advance, the chairman of the board was in direct communication with the borrower, and took an active part in inquiring into the nature and value of the security; while the other directors simply exercised in good faith their judgment on the materials submitted to them; and the advance was made upon a valuation and report by a competent surveyor selected by the chairman from five surveyors, whose names were submitted by the borrower:—

Held (1) that an advance upon the security of a leasehold colliery was not *ultra vires* the society.

(2) That the inclusion of the interest in personal estate as collateral security did not *ex necessitate* vitiate the whole loan, though the propriety of the transaction must be tested as if no such ingredient entered into it.

(3) That it was within the powers of the directors to accept a leasehold colliery as security for an advance.

(4.) That as the rules of the society did not limit the directors to securities under which a legal estate would be vested in them, and the risk of foreclosure by the first mortgagee was one which a man of business and ordinary prudence might be willing to incur, the directors were not guilty of negligence in acting on the report of the surveyor, and taking a second mortgage as their principal security.

(5) That the chairman, against whom the action came on in default of pleading to allegations that the advance was made upon improper security, was, but that the other directors were not, liable to make good to the society the loss of the sum advanced.

In 1881 the first mortgagees of the principal colliery comprised in the society's security threatened to foreclose, and the directors made a further advance to J. of 41,000 *l.*, 40,000 *l.* of which they borrowed for the purpose under their borrowing powers; and they subsequently entered into possession of the colliery, and paid an arrear of wages due to the colliers, and they further expended considerable sums in payment of rents and royalties, and

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and in working and maintaining the colliery until the society went into liquidation.

Held (1) that as the first advance was within their powers, the directors had power by implication to do those things which might result from the working out of the relation subsisting between first and second mortgagees, and accordingly had power to redeem the first mortgagee, and to exercise their borrowing powers for the purpose of paying him off.

(2) That they also had power to enter into possession of the mortgaged property, and to pay out of the assets of the society the rents reserved by the lease, and the proper expenses of maintaining and working the colliery, without rendering themselves liable for such expenditure; but (3) that an inquiry must be directed as to the sum paid by the directors for the arrears of wages when they took possession, as such payment was not one for which there was a potential necessity.

This was an action by the Sheffield and South Yorkshire Permanent Building Society, now in liquidation, against certain of the former directors of the society and the legal personal representatives of two deceased directors, seeking a declaration that the directors who were defendants, and the estates of the deceased directors were jointly and severally liable to make good to the society certain sums of money advanced out of the assets of the society to one Thomas Joseph, upon mortgage securities consisting chiefly of leasehold collieries in Wales, and also certain sums of money expended out of the assets of the society for the preservation of those securities and the maintenance and working of the collieries, and also seeking the relief consequential upon such a declaration.

The plaintiff society was originally formed under the provisions of the Act 6 & 7 Will. 4, c. 32, under rules which were originally certified on the 24th of August 1868, and were subsequently altered and certified on the 19th of May 1874.

After the passing, on the 30th of July 1874, of the Building Societies Act of 1874, the rules were again altered by the society, and the rules so altered were, on the 1st of July 1876, certified as being registered under that Act, in accordance with Section 18 thereof. These rules continued in force down to the commencement of the winding-up of the society.

The transactions complained of in this action commenced in 1878. Down to that time the society had carried on a large business with considerable success. According to the evidence, the average turnover of the society during the period from 1870 to 1878, was 100,000 *l.* per annum; the average amount received on loans was 60,000 *l.* in each year, and the investing shareholders had received on the average 9 per cent. per annum.

In 1878 there were twelve directors: John Aizlewood, Alfred Bennett, Henry Bloor, Thomas Charlesworth, Robert Thomas Eadon, John Taylor, John Wilson, Simeon Hayes, Joseph Brailsford, and Alfred Allott, who were defendants to this action; and Robert Leader and Henry Loxley, since deceased, whose estates the plaintiffs sought to make liable. Of these the first seven continued directors until the winding-up of the society in July 1886. Hayes continued a director till April 1886; Brailsford till February 1884; Allott till December 1881, Leader till March 1881; Loxley till April 1882.

Mr. Alfred Allott, who was the chairman, was a member of a firm of accountants in Sheffield, and was also interested in colliery properties. He appeared from the evidence to have been a good man of business, and to have had a large amount of experience in colliery matters. He became chairman in 1874, having previously been secretary. His partner, Mr. Kidner, succeeded him as secretary, and continued to be such until 1881, when he was succeeded by Mr. Wilson. The solicitor of the society was Mr. Edward Webster, of the firm of Webster and Styring. The surveyor was a Mr. Innocent, an architect, residing and practising in Sheffield, and without any knowledge of collieries. The directors, other than Mr. Allott, were tradesmen or manufacturers in Sheffield, and had no special acquaintance with collieries or with colliery business. (The other facts of the case appear sufficiently from the judgment, 6th November 1889.

STIRLING, J. (after stating the facts, continued): As against the defendant

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defendant Allott and the defendants the representatives of Henry Loxley deceased, the action comes on upon motion for judgment in default of pleading, and under Order 27, Rule 11, such judgment is to be given against them as upon the statement of claim the court or a judge shall consider the plaintiffs entitled to. I shall accordingly postpone the consideration of the relief to be given against them until I have disposed of the case as against the defendants who appear.

The transactions impeached in the action divide themselves into three heads: first, the original advance of 25,000 *l.* in 1878; secondly, the advance of 41,000 *l.* in November 1881; and, thirdly, the expenditure for the preservation, maintenance, and working of the colliery. Each of these matters involves somewhat different considerations, and I propose to deal with them separately.

The original advance of 25,000 *l.* is attacked on the ground that it was beyond the powers of the society, or at all events of the directors, and further, that it was made so recklessly and improvidently as to render the directors liable in respect of it, even if it was within their powers. First, then, was the advance beyond the powers of the society? The object of the society is to make advances "upon security of freehold, copyhold, and leasehold estate." It is said that the advance of 25,000 *l.* was not made on such security, but on the security of the colliery and mines carried on by Mr. Joseph. In fact, however, the Dunraven, Hendrewen, and Blaengwynfi properties were held under leases and constituted leasehold estate. The leases included minerals, which were to be worked and got by the lessees. The property offered as security was, therefore, to some extent of a wasting nature, and its value was affected by its being used for the purposes of the colliery business carried on by Joseph. Those were matters fit and proper to be considered in determining what amount should be advanced on the security of the leasehold property; but, in my judgment, it cannot be said that the society was precluded by reason of the existence of those circumstances from making any advance, however small, on mortgage of it; and I am therefore of opinion that this part of the transaction was not beyond the powers of the society. Whether the sum advanced exceeded the proper amount is a matter which will be considered hereafter.

It was next said that the advance was not made exclusively on the seecurity of leasehold estate, but was made partially on the security of the interests of Mrs. Joseph and her children in the funds held on the trusts of the two settlements of the 28th of September 1876, and the 15th of January 1877. It was said that those interests constituted an essential and integral part of the securities taken by the plaintiff society, and that reliance was placed upon them by the directors; and it was contended that the inclusion of those interests in the securities vitiated the whole transaction; that, in fact, the inclusion of any personal element in the security would vitiate such a transaction.

If this contention were well founded, then it would seem to follow that the inclusion in a building society's mortgage of a personal covenant by the mortgagor for repayment of the advance and reliance placed by the officer of the society on the solvency of the mortgagor, might equally vitiate any transaction of which those were elements. Yet it was not disputed in argument, and in my judgment properly, that a building society making an advance to a member on the security of freehold, coyphold, or leasehold estate, might take from him a personal covenant for payment of what might be due from him to the society; and I think that the officers of the society might, to a certain extent, and for certain purposes, rely on the solvency of the mortgagor. For example, an action on the covenant of a solvent borrower affords an effectual and comparatively speedy and inexpensive mode of recovering what is due, and may be the means of avoiding the delay, costs, and liability incident to remedies (such as foreclosure, sale, or entry into possession) available only against the subject matter of the security. If the circumstances of the borrower are such that his personal covenant is without value, the building society may, in my opinion, secure a like advantage by means of the personal guarantee of a third party or a charge on some readily available pure personal estate. The benefit so obtained must, however, be purely collateral, and the validity or propriety

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propriety of the transaction is to be tested as if no such ingredient entered into it. If there be no freehold, copyhold, or leasehold estate comprised in the security, or if the estate so comprised be merely nominal, or its value out of all proportion to the amount advanced, the transaction is beyond the powers of the society, and invalid; but where, as here, the borrower offers as security such estate to a substantial extent, an advance is within the powers conferred by the Act of 1874, and the question for the officers of the society to determine is what amount may properly be advanced, and that question they must decide, having regard solely to the nature and value of the freehold, copyhold, or leasehold estate offered to them, and without reference to the solvency of the borrower or the worth of any personal estate he may be willing to throw in by way of security.

Next, it is to be considered whether the transaction, though within the powers of the society, was within the powers of the directors; and here it will be convenient to commence with some general observations as to the position and duties of directors of such societies.

It has been laid down, and I take it to be established law, that directors of trading companies are not trustees in the sense in which that term is used with reference to settlements or wills. The question is discussed, and the authorities are considered, in the recent case of *In re Faure Electric Accumulator Company* (40 Ch. D. 141), and it is sufficient for me to refer to the judgment of Mr. Justice Kay at pages 150 and 151 of the report. It is said, however, that the rules there laid down refer to trading companies incorporated under the Companies Act, and that the directors of building societies incorporated under the Building Societies Act, 1874, are in a different position. Building societies, according to Section 13 of the last-mentioned Act, are established "for the purpose of raising by the subscriptions of the members a stock or fund for making advances to members out of the funds of the society upon security of freehold, copyhold, or leasehold estate." It has been repeatedly pointed out that the objects of such societies are two-fold; on the one hand to assist some of the members to obtain advances on the security of their property; on the other hand, to assist others to obtain a high rate of interest on their money. Thus, in the judgment in *Fleming* v. *Self* (3 D. M. & G., 997, 1015), in which Lord Cranworth elaborately explained the nature and objects of such societies as were established under the Act 6 & 7 Will. 4, c. 32, he says: "In truth the whole scheme is but an elaborate contrivance for enabling persons having sums for which they have no immediate want to lend them to others at a very high rate of interest:" and in the case of *In re Guardian Permanent Benefit Building Society* (23 Ch. D., 440, 458), Sir George Jessel, Master of the Rolls, says, of the same Act, that its object was "to assist some of the members to obtain freehold or leasehold property, and some a high rate of interest." Similar observations apply to societies incorporated under the Act of 1874. These societies, therefore, in one aspect of them, have for their object the acquisition of gain in the shape of a high rate of interest by the investing members; and the directors ought not, in my opinion, any more than the directors of companies formed under the Act of 1862, to be held liable upon the rules which Lord Justice James in *Marzetti's Case* (28 W. R., 541, 543), said were, in his opinion, too strict rules laid down by the Court of Chancery with respect to the duties of trustees of wills and settlements where the preservation of the trust funds is the primary object.

Some of the observations of the other learned judges who took part in the decision of *Marzetti's Case* also deserve consideration. The present Master of the Rolls says: "The question is whether Mr. Marzetti has been guilty of such negligence as would make him liable in an action. Mere imprudence is not such negligence. Want of judgment is not. It must be such negligence as would make a man liable in point of law. Mr. Marzetti has been guilty of not making those inquiries which a person of ordinary care in his position would have made." And Lord Justice Cotton says: "Trustees are liable, whatever trouble they take, if the fund in their care goes not according to the trust. Opinions of counsel, *bona fides*, or care, do not protect them. Now, directors are confidential agents, with the liabilities of trustees, but they have a large discretion, and if they act *bonâ fide*, they are relieved, and are not liable for want of judgment or error if they make a payment which is in fact not for the purposes of the company.

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In the exercise of this large discretion, the directors may, as I conceive, properly make advances on classes of securities forbidden to ordinary trustees. One rule which is binding on ordinary trustees is thus stated by Lord Watson in *Learoyd* v. *Whiteley* (12 App. Ca., 733): "Business men of ordinary prudence may, and frequently do, select investments which are more or less of a speculative character; but it is the duty of a trustee to confine himself to the class of investments which are permitted by the trust, and likewise to avoid all investments of that class which are attended with hazard." In my judgment, directors are not under obligation to avoid investments attended with hazard, but may, in the absence of anything to the contrary in the rules or articles of association, act in the same manner as business men of ordinary prudence. If any particular society or company should deem such powers too wide, it is competent for the members to frame rules or articles of association so as to impose such restrictions as they may deem advisable.

Is there, then, to be found in the rules any limitation on the powers of the directors as regards the nature of the property on the security of which they may make advances? It is observed that the rules of the society, though they deal with various special kinds of property, contain no reference to collieries. It is pointed out that one of the permanent officers of the society is the surveyor, whose duty it is to survey and value property offered as security, and whom the directors were bound to consult; and it is said that, inasmuch as the property offered by Mr. Joseph was of such a nature that Mr. Innocent, the duly appointed surveyor, was (as is admitted on both sides) not qualified to give an opinion as to its value, the directors ought at once to have seen that it was not one which they were authorised to accept. Rule 54 (as to the alteration of mortgaged property) was also referred to as showing that the dirsctors had no power to take the security of a wasting property, such as a colliery in active operation. Now the rules of the society appear to be framed on the supposition that the property likely to be most frequently or ordinarily offered as security, or at all events one class of such property would be land on which buildings were, or were proposed to be erected, and there are to be found rules dealing with that kind of property. Mr. Innocent was an architect, and qualified to survey and value such property, and was doubtless chosen to fill the office of surveyor in the like expectation; but I do not find anything in the rules which limits the operations of the society to that or any other species of property. The terms of Rule 47 are of the widest possible description. "The funds of the society shall be applied . . . . . in making advances . . . . . on legal or equitable mortgage of freehold, copyhold, or leasehold property," and it was, therefore, within the powers of the directors to accept any such property as security. It might be difficult, or even impossible, to find a person duly qualified to advise them as to the value of every species of such property; and the rules do not appear to me, either explicitly or by implication, to prohibit them from obtaining the advice of a duly qualified expert in a particular case where the permanent surveyor might not happen to be such. . . . . I am therefore of opinion that the proposed transaction was within the powers of directors.

I now proceed to consider whether the defendants, who appear, have so acted with reference to a transaction which is within their powers as to be held liable for the advance of the 25,000 *l.*

Now, in the first place, it must be observed that no question is raised as to the good faith of the defendants. The pleadings do not charge them with dishonesty or want of *bona fides*, and any such case was expressly repudiated by the liquidator in the witness box. He said, in answer to a question put to him in cross-examination, "I do not suggest that they (the defendants) acted otherwise than in good faith. I do not think they intended to do wrong. They may have been negligent, and relied too much on others." And I may add that nothing occurred in the course of the evidence which would lead me to suppose the opinion so expressed was otherwise than correct.

Next, I think it right to point out that the defendants who appear occupied a totally different position from Mr. Allott. He was in direct communication

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nication with Joseph, and took an active part in inquiring into the nature and value of the security offered by him. The other directors (I leave Loxley out of consideration) simply exercised their judgment on the materials submitted to them, and their defence is, in substance, that they acted on the reports of Sir William Lewis, and in particular that of the 30th of May 1878 ; that those, in fact, were documents on which they were entitled to act, and which justified the action taken by them ; that they have been guilty of no neglect or default, or at any rate of no neglect or default such as would deprive them of the protection conferred by Rule 14.

Now, Sir William Lewis was the agent for the Marquis of Bute and other large colliery proprietors in South Wales, with the mining properties in which he states that he has been acquainted for a period of 35 years. Of his professional qualifications as an expert to advise the plaintiffs there can be no doubt. Mr. Brown and Mr. Higson, expert witnesses called on behalf of the plaintiffs, admitted that he was an experienced valuer of mining property, and competent to give a trustworthy opinion on its value. One of them (Mr. Higson) said he was quite equal to either Mr. Brown or himself. Various objections were, however, taken to him and the reports he made. It was said that he was a personal friend of Mr. Joseph, and an advocate of the loan, and that, under the circumstances, he was not a reliable adviser. Now his name appears to have been brought before the directors for the first time on the 15th of April. It occurs in Mr. Joseph's letter of the 5th of April, along with the names of four other gentlemen, none of whom are shown to be incompetent, and two at least of whom are admitted by Messrs. Brown and Higson to have been experienced and competent valuers of mining property. At the board meeting, it is stated by the defendant Brailsford that Mr. Allott reported that he had selected Sir William Lewis as first on the list, and had been in communication with him, and on this report, and on the strength of Sir William Lewis being the Marquis of Bute's agent, the directors appear to have sanctioned the employment of Sir William Lewis to advise them. I am unable to see that in this respect they have failed to exercise ordinary care.

As regards his advocacy of the loan, it certainly appears from a letter of his, dated the 25th of May 1878, that he urged the loan on Mr. Allott. It is possible that very cautious persons might have considered that in this he was stepping beyond his province as an adviser of the society, and might have been led to distrust the advice he gave. But however this may be, there is no evidence that this letter was brought before the other directors, or that any of them knew that he was in any way pressing the making of the advance ; and I have been unable to come to the conclusion that any of the directors other than Mr. Allott were aware of any circumstances as regards Sir William Lewis, which ought to have led them to look with suspicion on his reports or statements.

It is further said that Sir William Lewis received no instructions on behalf of the plaintiff society ; that he valued the property, not as on behalf of the intending mortgagees, but on behalf of the mortgagor ; and great stress was laid on the letter of the 27th of April 1878, by him to Allott, in which he said, "I do not know whether I am supposed to be acting for you or for Mr. Joseph in the matter." Now, it is true that no formal instructions appear to have been given to Sir William Lewis ; but on the 15th of April there was before the board his letter dated the 11th of April 1878, in which he proposed to meet Mr. Allott at the colliery. Mr. Allott's visit was sanctioned at that meeting. Mr. Allott was an accountant and a person of experience in colliery matters, and it seems to me that the directors were justified in entrusting to him the duty of communicating with Sir William Lewis, and it is not made out, in my opinion, that anything which it was essential and proper that he (Sir William Lewis) should know for the purposes of his valuation was withheld from him. His report of the 27th of April 1878 was addressed to Mr. Allott, and begins thus : "In compliance with your request I visited the Dunraven Colliery on Tuesday last, with the view of advising you as to the conditions," &c. And this document was submitted to the board. If, in point of fact, Sir William Lewis did value on behalf of the mortgagor (which is not, in my opinion, made out), he nevertheless

nevertheless appears to me to have framed his report in such a way as naturally to lead the directors (again excepting Allott) to believe that he was acting for them and valuing on their behalf.

As to the letter of the 27th of April 1878, that means I think no more than this, that Sir William Lewis did not know to whom he was to look for his fees; but whether this be so or not, there is no evidence that that letter was ever laid before the directors, nor do I think that they could suppose that Sir William Lewis was acting otherwise than on their behalf. I think, therefore, that, as men of business, they might reasonably accept the reports of Sir William Lewis as documents obtained on their behalf, and with a view to their making the proposed advance.

Were, then, these reports such as on the face of them to justify what the directors did? Now, the loan was in the first place sanctioned at the meeting of the 1st of May 1878. At that time no detailed valuation of the properties had been laid before the directors, and it was said that there would have been a want of care on the part of the directors if that advance had been made simply on the materials which up to that time had been brought to their notice. I do not think I am called upon to decide that question. In point of fact, the advance was not so made; and the matter was again brought before them and reconsidered on the 4th of June, and it is by what they did on that day that their liability must be determined.

Further, in dealing with the case, the value of the personal security of Mr. Joseph, and of the collateral security (such as it was), given by Mrs. Joseph and her children, must, as I have already pointed out, be left out of consideration, and the question is whether the detailed report of the 30th of May, taken in conjunction with previous reports of Sir William Lewis as to the value of the leasehold property, was such as to justify them in making the advance of 25,000 *l.* Now, that report of the 30th of May gives a separate valuation of the several items, showing that the property on which the plaintiffs were to have the first charge was of the value of 20,680 *l.*, and that on which they were to have a second charge was of the value of 109,860 *l.*, leaving a margin of upwards of 69,000 *l.* after deducting the first charge of 40,000 *l.* It also contains statements from which it would be reasonably inferred, if indeed that was not apparent on the face of the matter, that the property was of a speculative description and dependent for its value on the course of trade.

Such property would not, according to the decision in *Learoyd* v. *Whiteley*, have formed a proper subject for an advance by trustees of an ordinary will or settlement; but, for the reasons already given, I think that the rules which bind trustees do not apply to directors of building societies, and that the latter are not precluded from making advances on securities of a speculative nature.

Again, part of the security consisted of a second mortgage, on which the rules of the Court prohibit ordinary trustees from making advances. That prohibition rests, I apprehend, on the ground that such security is of the class which is attended with hazard. The risk is twofold. First, there is the danger attendant on the absence of the legal estate, which would usually, at all events, be in the first mortgagees. As to this, it may be pointed out that Rule 47 expressly authorises advances on equitable mortgages, so that the directors were not limited to securities under which a legal estate would become vested in the plaintiff society. Secondly, there is the danger arising from the probable want of means on the part of the mortgagor to pay off the first mortgagee, in the event of his attempting to enforce his right by foreclosure, to the disadvantage of the second mortgagee. This risk is one which, as it seems to me, a business man of ordinary prudence might be willing to incur.

Under these circumstances, I am unable to come to the conclusion that the directors showed a want of ordinary care, or were guilty of negligence, in acting on the reports of Sir William Lewis. It is, however, to be observed that in the property on which the plaintiff society was to have a first charge is included Blaenselsig, to which Mr. Joseph, the mortgagor, had no title, legal or equitable. Of this Sir William Lewis was well aware, and I have already mentioned the explanation he gave in the witness box. Sir William Lewis further said in his evidence that the fact was known to

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Mr. Allott. As against him I am not at liberty to avail myself of this evidence; but the statement of claim contains in paragraph 20 an allegation that Joseph had not entered into any binding agreement for a lease of the Blaenselsig minerals, "as the directors well knew," an allegation which must be taken to be true as against Mr. Allott. It was the duty of Mr. Allott, if he knew this, to call the attention of his co-directors to it. But so far from that we find him speaking, in his letter of the 4th of June 1878, of the "Bute lease" as if a lease of Blaenselsig had been actually granted; and Mr. Kidner, the secretary of the society, in referring the matter to the solicitor, says, in a letter of the 5th of June 1878: "There is to be a first charge on Tydraw House and surface with tipping rights; also upon the Earl of Jersey mineral leases, and a lease just obtained from the Marquis of Bute and Mr. Homfray." That it became known to the solicitor, in the course of the preparation of the securities, that such a lease did not exist is obvious from the form of the security ultimately taken. Yet, notwithstanding the provision of Rule 26, directing him, "where such title is not deemed by him good and sufficient," to render a report in writing thereof to the directors, he made no report of any kind on the subject; nor did he avail himself of the right of attending meetings of the directors (conferred by the same rule) to bring the matter before the board. The solicitor, though still living, was not called as a witness, and I know not what explanation he may have to offer of that which, *primâ facie*, would seem to be an omission on his part. In the result, the absence of the title to Blaenselsig was not brought to the knowledge of the directors, other than Allott.

Neither, again, do I know how it happened that the same solicitor did not report to the board that the requisition as to the production of receipts was not complied with, because it appears by the evidence that at the time when the mortgage was completed the rents and royalties were in arrear. This fact, however, was not known to the directors, whose case I am now considering, and, on the whole, I come to the conclusion that they have not, as regards the original advance, been guilty of any neglect or default such as would deprive them of the benefit of Rule 14.

The advance of the 41,000*l.* in November 1881 is next to be considered. It is of a totally different nature from that of the 25,000*l.* It does not fall within the category of ordinary advances to members, for it was made on terms other than any of those prescribed by Rule 60. It was not an investment of any portion of the funds of the society, for there were no funds to invest, and the money actually used was borrowed. There is no rule which, in express terms, sanctions such an advance, but it was sought to be justified in argument on the ground that the directors, having power to make advances on second mortgage, had by implication power to redeem a prior charge, and that this was the best, and indeed the only course open to them under the circumstances.

To this it was answered, on behalf of the plaintiffs, that the directors had no such implied power, and in support of this proposition the case of *Small* v. *Smith* (10 App. Ca. 119) was relied upon. That case came before the House of Lords on appeal from the Court of Session in Scotland. It appeared that a building society in Scotland, incorporated under the Act of 1874, had made an advance to a Mr. McDonald, a member of the society, on the security of certain property, subject to a prior charge in favour of Small and others, the appellants to the House of Lords, for 3,000*l.* This security contained a proviso enabling the society to pay off this prior charge, and binding McDonald, the mortgagor, to repay to the society the expenses of discharging the prior security. The prior incumbrancers, the appellants, gave, as by the law of Scotland they were entitled to do, notice that they proposed to exercise the power of sale incidental to their security; and thereupon negotiations took place between them and the directors of the building society, which resulted in the grant by the directors of a bond whereby the society, in consideration of the appellants forbearing for six months to exercise the power of sale, became bound at the expiration of that period to pay to the appellants what was due on their prior incumbrance. The consideration for this bond did not appear on the face of it, but was, in fact, the appellants' forbearance to exercise

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the power of sale. The question was whether that bond was binding on the society. The rules expressly empowered the directors, on the failure of an advanced member to pay what was due from him, to enter into possession and receive the rents and profits, and to sell; and it was provided that when such default was made "the society should have full power to act in every respect as absolute proprietor and owner of the property." There was also a Rule (96) that the directors should have power "to act for the society in accordance with the rules in any matter which might arise." It was held that neither under the special powers which were conferred on the directors by the rules of the society, nor under the general powers vested in them by implication, could the giving of the bond in question be justified, and it was held not to be valid.

The case, therefore, is a different one from that which I have to consider, and it is important to notice the grounds upon which this conclusion was based. Lord Selborne, who first advised the House, says this (10 App. Ca. 129): "I entirely adhere to what was said in this House in the case of *Attorney General* v. *Great Eastern Railway Company* (5 App. Ca. 473), that when you have got a main purpose expressed, and ample authority given to effectuate that main purpose, things which are incidental to it, and which may reasonably and properly be done, and against which no express prohibition is found, may and ought, *primâ facie*, to follow from the authority for effectuating the main purpose by proper and general means. I think it is quite right to invite your Lordships to apply that principle to the present case. In order to see how it applies, we must ascertain first of all what the main purpose here is, then what are the general powers of the directors then what are their special powers, and then, supposing that this is not within the natural meaning either of their general powers or of their special powers, whether it can be brought in as incidental to the main purpose, and a thing reasonably to be done for effectuating it." Then his Lordship discussed first of all the purposes of the society, and then the general powers of the directors, and then their special powers, and he found nothing in them which would justify the transaction which was the subject-matter of the litigation in that case. Then he goes on (10 App. Ca. 133) to say this: "The argument really is that because the rules permit this kind of security to be taken, that is to say, give very large and general powers as to securities, which do not exclude the taking of a security in which there is a prior mortgage, therefore there is a potential necessity for entering into a transaction of this kind to protect that security, and therefore there is a reasonable implication that there is power to do it. But I wholly deny that there is any potential necessity at all. If this were a proper consequence of the relation constituted between mortgagor and mortgagee, or of the relation constituted between a first mortgagee and a second mortgagee, if it were one of those things which by working out the legal rights or remedies already existing on the one side or the other would or might result, the argument would be perfectly sound; but there is no more potential necessity for doing this in order to meet a temporary inconvenience than there is for doing anything else in the world which, in the opinion of the directors, might tend to obviate that inconvenience. For example, supposing that they had no credit by which they could borrow money, and that they were entitled to borrow money to redeem this prior mortgage, could they or could they not make reckless sales unauthorised by the trust deed of any part of the assets of property of the society? That would be a very improper thing to do, at all events, and no one can possibly say that any such thing is to be implied. The grounds of such an implication must be found in the nature of the situation, and the reasonable consequences of that situation, and not in what a man who may do what he pleases with his own may or may not consider proper to do under such circumstances. To say that because a man is a second mortgagee for 1,000*l.* it is a natural consequence of that situation, or a potential necessity, that when a notice of sale is given by the prior mortgagee he shall make himself liable to him for 2,500*l.*, which was not his own debt before, to represent that as growing out of or consequential upon the situation in which the company was placed by what had been done under the rules, is going beyond all bounds of reason." Then he refers, by way of illustration, to a case in which

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express provision was made in the rules then in question. By the 42nd of those rules the society was enabled, in case any member after receiving an advance should leave buildings on land which he had mortgaged unfinished, to enter upon and take actual possession of such buildings and premises, and to sell the same either by public auction or private contract, or to employ persons to provide the requisite materials and labour, and to furnish and complete the same at the cost of such member, and to advance the sums requisite for this purpose out of the funds of the society. Then he says (10 App. Ca. 134): "Let me suppose that there had been no such rule, could it seriously have been argued that because the company took a security upon land, the value of which they expected to be improved by building, the directors could lay out the whole, or any amount they pleased, of the funds of the society in an expensive building speculation, in building upon the property those houses which the debtor had been expected to build? It was thought desirable that that power should be expressly given, but could any reasonable man have implied it if it had not been given? I am speaking, of course, not of a case of some little work to be done after taking possession in order to complete a building already partially erected upon the land. I am supposing a total failure to build at all, and that the land which constituted the security had no buildings erected upon it, and was not in a state of land covered with houses, though it ought to have been so if the member had fulfilled his contract."

Then Lord Blackburn says (10 App. Ca. 137): "As at present advised I do not think that the directors had any power at all to do it. It is not a case of persons acting for themselves, and being *sui juris*, who may make any bargain, wise or foolish, which they please; but it is the case of persons acting by an authority. We must see what the authority is. The authority which is given to the directors is to manage all the affairs of the society according to the nature of its business, according to these rules. I think that according to that they might do very much the same things which by common law a partner in business limited in the same way would be entitled to do. It is not one of the powers which a partner has to give a guarantee; he may do it of course so as to bind himself, but he cannot do it so as to bind the firm."

Then Lord Watson says (10 App. Ca. 138): "It appears to me that the true test to apply in such a case is not to consider whether the act might have been competently performed by an individual, or by directors who were not fettered by regulations, or articles, or a memorandum of association. The real test is to consider whether the act is authorised by the statutory rules of the society, which perform a twofold function; in the first place they define the power of the directors, and in the second place they ensure that all who deal with the directors shall have notice of the precise limits of their authority. We cannot assume that the directors have power to do everything which may be usually done by unfettered directors, or by individuals. We must consider whether the rules confer, either expressly or by any fair implication, authority upon the directors to grant a bond of corroboration binding upon the society." I pass for a moment the next paragraph, with which I shall have to deal more particularly presently.

Then he goes on (10 App. Ca. 139): "It is said, however, that they have that power by implication in the special case of realization, whenever it becomes expedient and desirable on the part of the society that they should purchase time from the prior bondholder. Now I quite admit that circumstances might render that a very proper and very expedient step in the case of an individual *sui juris*, or in the case of directors who have unlimited powers to conduct business according to the rules which guide individuals; but that is not the question here. Is it in any fair sense of the word incidental, in the sense of being necessarily incidental, to the realization of the security?"

It thus appears to have been laid down by Lord Selborne that the directors of a building society have power by implication to do those things which are "proper consequences of the relation constituted between mortgagor and mortgagee, or the relation constituted between a first mortgagee and a second mortgagee," or which, "by working out the legal rights or remedies

remedies already existing on the one side or the other, would or might result." But he holds that it was not a natural consequence, or a potential necessity of the position of a second mortgagee, that that second mortgagee should make himself personally liable for the prior mortgage debt. And all the noble Lords agree that the question in a case like this is one of the authority of the directors, to be ascertained from the rules of the society; and they distinguish the position of the directors from that of a person who is *sui juris*, or of directors who, in the words of Lord Watson, are "unfettered," or "have unlimited powers to conduct business according to the rules which guide individuals." Those last expressions appear to have reference to a case which was cited and relied on in the argument before the House of Lords, and also before me, namely, *Royal Bank of India's Case* (Law Rep., 4 Ch. 252). To that I shall refer very shortly. The articles of association in that case contained a provision (Article 71) that "The board of directors shall have full power, and it shall be their exclusive province, to prescribe the mode of receiving, collecting, and expending the moneys and funds of or owing to the company, and of drawing cheques, and otherwise disposing of the funds and moneys which from time to time shall be in the hands of the bankers or treasurer, or otherwise at the disposal of the company; and the board of directors shall have full power in all respects, as they shall think advisable, to direct, control, and provide for the receipt, custody, and issue, management, remittance, and expenditure of the money and funds of the company." Lord Justice Selwyn says (Law Rep. 4 Ch. 256): "The 71st of the articles of association gives to the directors powers of very extensive and general character, in fact, to do everything which in their judgment should be necessary for the purpose of carrying on this business of banking."

The rules of the plaintiff society contain no such clause as the *Royal Bank of India's Case.* On the other hand, they deal less minutely with the powers and duties of directors than those which were the subject of discussion in *Small* v. *Smith*, and there is none which specifically authorizes the directors to redeem a prior incumbrance on property over which they have taken a security.

The question whether or not such a power is to be implied depends (as did the question which fell to be decided in *Small* v. *Smith*) on whether there is, in the language of Lord Selborne, "a potential necessity for entering into a transaction of the kind to protect the security;" and that question, according to his Lordship, is to be answered in the affirmative if the transaction be a proper consequence of the relation constituted between a first mortgagee and a second mortgagee. It appears to me that the redemption of a first incumbrancer threatening to foreclose is such a consequence, for it is the only means of preventing the subject-matter of the second incumbrance being entirely swept away.

But I have to consider a paragraph which I have passed by in the speech of Lord Watson. He says this (10 App. Ca. 138): "The directors in the present case had by the rules power to hold bonds, whether first or postponed bonds, and dispositions in security; and they had, undoubtedly, not only the power, but the duty laid upon them of realising those bonds, and dispositions in security. It is said to be within the power of the directors, under these rules, to acquire prior bonds for the purpose of protecting the interests of the society as postponed bondholders. I am quite prepared to concede that proposition, but upon this condition only, that the funds of the society are at the time in the state described in Rule 84. In that case the act of acquiring these preferable bonds might be justified under Rule 84, because it might be an investment, sanctioned by that rule, of funds which at the time were idle; that is to say, not required for the purpose of being advanced to members of the society. But I demur to the proposition that they would be entitled to swell those funds which are not required for the main purposes of the society by exercising their borrowing powers in terms of Rule 86." I do not think that what is there said is intended as an expression of opinion to the contrary of what is laid down by Lord Selborne, for his Lordship is there dealing with the case of a Scotch heritable bond, the holder of which has no right of foreclosure such as by the law of England is vested in a first mortgagee.

In my judgment, therefore, the directors had power to pay off the first incumbrance. If it was within their power to redeem, it was also within their power to borrow the necessary funds for the purpose, and the discretion which they exercised has not really been impeached. I think, therefore, that this portion of the case fails as against the defendants other than Allott and the representatives of Loxley.

I have next to consider the case so far as it relates to the sums expended by the directors out of the assets of the company for what is termed in the statement of claim "the preservation, maintenance, and working of the colliery." It was contended (again on the authority of *Small* v. *Smith*) that this expenditure was altogether beyond the powers of the directors. On the other hand it was contended, on the authority of the *Royal Bank of India's Case*, that the whole of this expenditure took place as a consequence of acts proper and prudent to be done with a view to obtaining the benefit of the security. The test, according to *Small* v. *Smith*, is not whether the acts might properly be done by individuals or unfettered directors, but whether the rules expressly or by fair implication confer on the directors power to do them. Now, there is no rule which expressly sanctions such expenditure. Neither is there any rule conferring on the directors of the society any such unlimited authority as was vested in the directors in the *Royal Bank of India's Case.* The rules, again, do not (as was the case in *Small* v. *Smith*) prescribe the duties of the directors as to the enforcing and realizing of securities, but by Rule 19 they are empowered to do such acts as are authorised by the Building Societies Act of 1874. Section 13 of that Act confers on building societies power to hold land with the right of foreclosure (subject to the obligation to convert into money as soon as may be conveniently practicable), to which an absolute title has been acquired. Under the powers so conferred the plaintiff society might enter into possession of any land, whether freehold, copyhold, or leasehold, comprised in a mortgage made by a member to secure an advance, and might retain possession till a sale was conveniently practicable. By the rules the directors are, as it appears to me, authorized to do the same thing. Apart from this, I conceive that, under the general powers of management vested in the directors, they have by implication power to make use of any of the ordinary remedies of mortgagees, amongst which is to be reckoned the power of entering into possesssion of the land comprised in these securities. Such entry is, in the language of Lord Selborne, one of those things which would or might result from the working out of the legal rights and remedies already existing. I hold, therefore, that the directors had power to enter into possession.

This being so, it appears to me to follow that, if the land be leasehold, the directors having entered into possession, must have power to make all ordinary payments necessary to prevent the forfeiture of that property, and in particular to expend out of the assets of the society all sums necessary for the payment of rent, when such payment is secured by a power of re-entry contained in the lease. I do not think that any inference to the contrary can fairly be drawn from the special provisions contained in the rules of the society; on the contrary, Rule 53 authorises the payment out of the funds of the society of any chief or ground-rent not duly paid, and would, as I think, apply even although the society had not entered into possession of the property, which is subject to the rent.

It follows from what I have said that the directors had power to enter into possession of the leasehold property mortgaged to them, and to pay the rents reserved by the leases under which Mr. Joseph held, so as to prevent the forfeiture of the demised property under the power of re-entry, and to expend out of the assets of the society all sums necessary for that purpose; and consequently that they cannot be liable for such expenditure.

On the other hand, there is at least one considerable item for which it appears to be difficult to find legal justification. At the time when they entered into possession the wages of the miners were in arrear, and the directors paid those arrears, and expended in so doing sums amounting to 2,692 *l.* 19 *s.* 10 *d.* This expenditure does not appear to me, as at present advised, to be, in the language of Lord Selborne, "a proper consequence

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of the relation constituted between mortgagor and mortgagee," or one of the things "which, by working out the legal rights or remedies already existing on the one side or the other, would or might result"; but to be rather a thing done "to meet a temporary inconvenience," and one which there was no potential necessity to do. That is my present opinion upon the evidence before me; but I do not think these items were gone into very carefully, or discussed from the point of view from which I look at them, and therefore I mean to leave it open to the defendants to adduce further evidence as to the circumstances under which the wages were paid. As regards the other items, it is not so easy to lay down any precise rule defining which are proper and which are improper. The difficulty may be illustrated by a passage in Lord Selborne's speech, which I have already read, where he appears to lay down that directors might complete a building partially erected upon land, although they could not proceed to build where there had been a total failure to perform a contract to erect houses on the land.

Under these circumstances, I think it would be best that, before the case is finally disposed of, there should be an inquiry as to what assets of the company have been expended by the directors otherwise than in making the advances or in payment of the rents reserved by the leases under which the various portions of the mortgaged property were held.

Lastly, I have to consider how the case stands as against the defendants Allott and the representatives of Henry Loxley. (His Lordship read the 7th, 18th 19th, 20th, and 40th paragraphs of the statement of claim, and continued): Upon these allegations, which must be taken to be admitted, I should come to the conclusion that the directors. Mr. Allott and Mr. Loxley, advanced the 25,000 *l.* upon an improper security, and without making those inquiries which persons of ordinary care in their position would have made: and, consequently, that Mr. Allott and the estate of Loxley are liable in respect of that advance. The subsequent advance of 41,000 *l.*, and the expenditure for the preservation, maintenance, and working of the colliery, were made for the purpose of protecting a security which ought never to have been taken, and are therefore as improper as the original advance. I think, therefore, that Mr. Allott and the estate of Henry Loxley are liable for all the sums mentioned in the statement of claim.

The precise terms of the judgment will require some care, and I shall be glad of the assistance of counsel in framing it. Subject to any remarks which may be made, the following occurs to me as an outline of what should be ordered: Declare that the defendant Allott and the estate of Henry Loxley, deceased, are jointly and severally liable to make good to the plaintiffs the amounts advanced out of the assets of the plaintiffs to Joseph, in the statement of claim mentioned, and also the amounts expended out of the assets of the plaintiffs for the preservation or the maintenance or working of the colliery and securities therein also mentioned, with consequential accounts and inquiries, and order them to pay the costs up to the trial; such costs being those appropriate to a judgment obtained upon the statement of claim. Dismiss the action with costs, against the representatives of Mr. Leader. Declare that the remaining defendants are not liable to make good to the plaintiffs the amounts advanced out of the assets of the plaintiffs to Joseph, or expended out of such assets in payment of the rent reserved by the leases under which the leasehold estates comprised in the several securities in the pleadings mentioned were, or are, held. Dismiss the action, with costs, against the defendants other than Allott and the legal personal representatives of Loxley, so far as it claims relief in respect of the amounts so advanced and expended as aforesaid. Direct an inquiry whether any and what amounts have been expended out of the assets of the plaintiffs for the purposes of the said colliery otherwise than in accordance with the last preceding declaration, and, if so, for what purposes and under what circumstances, and by which of the directors respectively; and reserve further consideration, and all costs not disposed of by the judgment.

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2. *Cases relating to Unincorporated Building Societies.*

In Re *Elsworth and Tidy's Contract*, 42 Ch. D., 23; *Sale and Conveyance by Two out of Six Liquidators.* In this case the decision of Mr. Justice North, referred to by mistake as applying to an incorporated society, page 82 of the Chief Registrar's Report for 1888, was reversed on appeal, 24th May 1889. A mortgage deed provided that in case of default by the mortgagor, the property should be held upon trust that the trustees for the time being of an unincorporated building society should, if and when required by the directors of the society, sell the property. An order was made for the winding-up of the society as an unregistered company, under Section 199 of the Companies Act, 1862. By a subsequent order, six directors of the society were appointed liquidators, and it was ordered that all the acts required or authorised by the Act to be done by the official liquidators might be done by any two of them. By another order it was ordered (following the terms of Section 203 of the Act) that all such property real, and personal, including all interest, claims, and rights in to and out of property, real and personal, and including things in action, as might belong to or be vested in the society, or to or in any person or persons in trust for or on behalf of the society, should vest in the official liquidators, and (in pursuance of Section 96) that they should be at liberty to exercise any of the powers conferred on them by Section 95 of the Act without the sanction or intervention of the court. After this, two of the six liquidators, without any further sanction of the court, sold the mortgaged property, and executed a deed by which they purported to convey it to the purchaser in fee freed and discharged from the mortgage debt.

It was held by Lord Esher, M. R., that the trust for sale was validly exercised, and the property validly conveyed by the two liquidators. On the other hand, Lords Justices Cotton and Fry both held that the conveyance by the two could only pass the legal estate in 2-6ths of the property, and Lord Justice Fry would express no "concluded opinion" how far the exercise of the power of sale by the liquidators had excluded the equity of redemption, but "was not clear that the power was exercised as to have that effect."

An order was therefore made that the vendor had not made out a good title.

The following cases were decided by the Registrar as arbitrator:—

1. *Deductions on Withdrawal.*—The 11th rule of a building society allowed any member to withdraw all money paid by way of subscriptions, together with such proportion of profit as should be determined by the board at any time after the expiration of a calendar month's notice, and leaving his book at the office. If the money in hand should at any time "be insufficient to pay all the members and depositors wishing to withdraw," they were to be "paid in rotation according to the priority of their notices, or in such other manner as the board shall think fit, but in all cases the depositors shall be first paid." On the 23rd February 1887 a new rule (10a) was registered :

"That

"That all unadvanced shares, whether completing or subscribing, issued prior to the 1st day of July 1886, and now in force, shall be subject to a deduction of 10 per cent. on the respective amounts thereof, such 10 per cent. to be carried by the directors to a suspense account to meet contingencies. Any share withdrawn before the suspense account can be closed to be subject to such a deduction, by way of withdrawal fee, as the directors may, from year to year, determine, but so as that no deduction shall exceed the before-named 10 per cent." By an alteration of Rule 10a, registered 29th May 1888, the word "twenty" was substituted for "ten" in the three places where it occurred. The object of the alterations of rule was to meet, in the first instance, a loss of over 6,000 *l.* through the defalcations of a clerk; in the second instance, a deficiency, owing to over-valuation of property, of over 7,000 *l.*

Miss Rose Bullock, a member, gave notice of withdrawal on the 31st March 1887 (*i. e.*, subsequently to the registering of Rule 10a), her notice maturing 30th April. She was not paid at that date, but received a dividend on her shares in July 1887, and was eventually paid in 1888, subject to the 20 *l.* per cent. deduction, under protest as to the latter 10 *l.* per cent.

Mrs. A. M. Jeffkins, another member, gave notice of withdrawal in February 1887, on the very day on which she received notice of the meeting at which the 10 per cent. reduction was to be proposed, and in consequence of such notice she also received a dividend in July 1887, and was paid off in 1888, subject to the 20 per cent. reduction, under protest as to the whole.

It was alleged by Miss Bullock, but denied on oath by several directors, that on the 17th May 1888, prior to the second alteration of rules, the society had sufficient funds in hand to meet her claim. A point was also made that some claimants had been paid off out of their turn, but it was sworn that these repayments were only of small sums, not amounting in the whole to 150 *l.*, and were only made in cases of special distress.

Held, that by receipt of dividend in July 1887 the complainants had elected to forego any position they might have claimed on withdrawal as mere creditors. Held, nevertheless, that by the decision in *Auld* v. *Glasgow Workmen's Building Society*, L. R. 12 App. C. 297, Miss Bullock was entitled to withdraw the amount of her shares, less only the second 10 *l.* per cent. reduction, and Mrs. Jeffkins to withdraw without reduction, but that the dividend paid in July 1887 should be deducted, no profits having been actually made, so that it was in fact, *pro tanto*, a repayment of capital.

Award (1). That the society should, on or before 1st August 1889, repay to Rose Bullock so much of the amounts respectively payable in respect of the shares lately held by her in the society as was retained by the society on the ground of an alteration of Rule 10a, registered 23rd May 1888, less any money received by way of dividend on all or any of such shares by the said Rose Bullock in the month of July 1887. (2.) That the society should, on or before 1st August 1889, repay to A. M. Jeffkins so much of the amounts respectively payable in respect of the shares lately held by her in the society as was retained by the society on the ground of an alteration of a rule of the said society (No. 10a), registered 23rd February 1887, and of the said rule registered 29th May 1888, less, &c. (as before).—(*Bullock* v. *London and General Building Society; Jeffkins* v. *Same.* Hearings, 18th January 1889; awards, 24th January).

2. *Terms of Withdrawal.*—By the 7th rule of the Guardian Permanent Building Society members desirous of withdrawing their investing shares might do so on giving one month's notice in writing to the secretary; "should there be any deficiency on the previous balance-sheet each share withdrawn will be charged with its proportion of such deficiency." By the 34th rule, at the expiration of seven years from the date of issue all shares on which the subscriptions should have been paid were to be cancelled, and each holder to receive the full amount of subscriptions paid, with a rateable proportion of whatever profit was shown by the last balance-sheet; or should there be any deficiency on such balance-sheet, each share should be charged with its proportion of such deficiency. The 36th annual balance-sheet of the society. for 31st August 1887, showed a balance of 95 *l.* 15 *s.* 6 *d.* The report prefixed to the balance-sheet stated that the investing shares, which

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which would arrive at maturity during the ensuing year, "according to the balance-sheet just prepared," would be entitled to a bonus of 3*l.* 19*s.* 3*d.* per share, making with the subscription paid thereon during the seven years (42*l.*) the sum of 45*l.* 19*s.* 3*d.* per share. The directors reported that they were in treaty with the occupying tenant for the disposal of a house at Anerley held as security for 800*l.*, but were compelled, owing to the deterioration in value of house property, to accept 600*l.* rather than run the risk of further loss, and also spoke of "the losses sustained." The shares of S. Langstein matured 28th November 1887. The Anerley property had been sold at a loss in November, and the society was, in fact, insolvent. On the 21st February 1888 a special general meeting of the shareholders was held, at which Mr. Langstein was present, and it was resolved "that a committee be appointed to take such steps as they may think necessary to speedily wind up the society under Section 32 of the Building Societies Act, 1884."

Mr. Langstein claimed that under Rule 34 his shares should be cancelled, and he should receive the full amount of subscriptions paid under the rules, in priority over shares which had been issued less than seven years on the 28th November 1887. The society claimed that as it was insolvent at the time Mr. Langstein's shares matured, he was not entitled to priority of payment in full or in part.

Held, that the society was concluded by the terms of Rule 34, and of the balance-sheet of 31st August 1887, as the last one before the shares matured.

Award, that S. Langstein was entitled under the terms of Rule 34 to receive the full amount of subscriptions paid on his two shares in the society, with two 52nd parts of the profit of 95*l.* 15*s.* shown by the balance-sheet of the society, dated 31st August 1889, being the last balance-sheet before the maturing of the said shares, such moneys to be paid within three calendar months from the date of the award.—(*Langstein* v. *Guardian Permanent Building Society.* Hearing, 25th January 1889; award, 4th February.)

3. *Terms of Withdrawal;* "*at the rate of.*"—By the rules of a building society a member withdrawing after the first or second year could only do so subject to a deduction; after the third he received the whole amount to his credit at the last audit without interest; after the fourth he received it back "with simple interest at the rate of 2½ per cent.," and after the fifth "with simple interest at the rate of 5 *l.* per cent. on the amount at the last audit." A member of eight years' standing was paid off with one year's interest at 5 *l.* per cent. on the amount to his credit at the last audit. He contended that "at the rate of 5 *l.* per cent." meant 5 per cent. per annum, and quoted Colenso's Arithmetic. It was sworn on the part of the society that the rule had always been construed as applied to his case, and the solicitor to the society himself, who was present, testified to having withdrawn on these terms.

Held, that the words were ambiguous in themselves, yet that the rule taken as a whole showed that a simple addition of 5 *l.* per cent. to the amount at the member's credit was meant.

Award, that Martin was not entitled in respect of his withdrawn shares to any sum exceeding the amount paid to him. *Martin* v. *Fulham District Mutual Building Society;* hearing 12th March 1889; award 13th March.

4. *Liability of borrowing Member under Instrument of Dissolution.*—The 7th rule of a building society provided that "members shall continue to pay their weekly subscriptions regularly during the whole time they are repaying the amount advanced." By the 18th rule, "subscriptions and repayments of appropriations are reserved for making appropriations, paying expenses, and for purposes named in Rules 9, 11, 21, 30, and 31." Rule 30 was as follows: "When the whole purpose of the society shall have been completed by each member having obtained his appropriation (by ballot without interest), the whole of the money subscribed by each member shall be returned to them, excepting when credited to the repayment account (as per rule), their executors, administrators, or assigns, with an equal proportion of profit made from every source whatsoever, in equal quarterly proportions as the repayments come in, after deducting the working expenses (if required), or losses (as per Rule 18), from each share in

in force. The proportion of subscriptions (less 1 *s.* 3 *d.* per share) contributed by any member who at such period shall not have repaid the whole amount of his appropriation shall be placed to his credit; and after the complete repayment of his appropriation, he shall receive a share with the other members of the divisible surplus as per Rule 32. Upon the completion of all the repayments the society shall terminate." The society was dissolved by instrument, duly registered under the Building Societies Acts (a case not provided for by the rules). James Diprose, the plaintiff, an appropriated and borrowing member, signed the instrument, and among the assets stated in the deed was included the property mortgaged by him, "Freehold, Brighton, 403 *l.* 8 *s.*," this sum consisting of,—

	£.	*s.*	*d.*
Subscriptions yet to fall due - - - - - -	75	8	–
Repayments - ditto - - - - - - -	328	–	–
	£. 403	8	–

The plaintiff contended that on the passing of the resolution to wind-up his liability for subscriptions ceased with that of the rest of the members, and that on his redeeming his mortgage he would be entitled to participate in the general distribution of assets in respect of the subscriptions already paid on his shares. The liquidator of the society contended that the members holding appropriations had no right of withdrawal on ceasing their subscriptions, but must continue the same until the full amount of their shares was paid up, and claimed that it was intended in the instrument of dissolution to include the subscriptions with the repayments, and that the amount due by Diprose should have been stated as,—

	£.	*s.*	*d*
Subscriptions - - -	76	12	–
Repayments - - - - -	352	–	–
	£. 428	12	–

Held, that both parties were concluded by the figures in the instrument of dissolution.

Award, that Diprose was bound under the terms of the instrument of dissolution to repay to the society the sum of 403 *l.* 8 *s.*, and would be entitled to participate in the general distribution of assets in respect of his subscriptions. *Diprose* v. *Balham and District* 512*th Starr-Bowkett Building Society;* hearing 30th April 1889; award, 20th May.

5. *Starr-Bowkett Building Society; Withdrawals.*—The 18th rule of a Starr-Bowkett Building Society provided that "a member cannot receive back his subscriptions until the expiration of five years from date of the incorporation of the society, or if admitted after the fifth year, until the expiration of 12 months from date of taking his shares. In case of sickness or being out of employment, the board may pay such withdrawals previously. Members wishing to withdraw after such dates shall then give three months' notice in writing to the secretary to receive back subscriptions standing to their credit and paid upon unappropriated shares, less all fines due and unpaid . . . . All notices of withdrawal shall be preserved and entered by the secretary in the book for that purpose in the order they are received, and the withdrawing member be paid in the same order of rotation."

A member contended that having sent in his notice of withdrawal on the first day after the expiration of the five years, he was entitled to priority over any whose notices had been previously given.

Held, that the words "in case of sickness or being out of employment, the board may pay such withdrawals previously," taken in conjunction with the provision that "all notices of withdrawal should be preserved and entered," implied the existence of rights of withdrawal before the specified terms, though

though these could not, unless by permission of the board in special cases, be carried out till after the expiration of the terms. Award, that J. T. Beckwith was not, by reason of having sent notice of withdrawal to the secretary of the society on the first day after the expiration of five years from the registration of the society, entitled to priority over notices sent before the said date. *Beckwith* v. *Chelmsford* 601*st Starr-Bowkett Building Society;* award, 13th August 1889.

6. *Union of Building Societies; Novation of Contract.*—A member bought an appropriation of the 640th Starr-Bowkett Building Society, which afterwards united with the 3rd South Hackney 694th Starr-Bowkett Building Society. He availed himself of Rule 23 of the latter society, under which fines on repayments only became due on 21 days' default. He then complained that he was charged working expenses under the 35th rule, and was required to pay after accrued subscriptions on his appropriated share, notwithstanding Rule 21, which provided that on a purchase of an appropriation from the Board "the member whose tender is accepted shall then cease paying any further subscriptions." He also complained that excessive fines had been levied, that moneys tendered by him had been refused, and that his repayments were made to fall due on an earlier date.

As respects payment of subscriptions, the society relied on their 6th rule, which provided that "members shall continue to pay their weekly subscriptions during the whole time they are repaying the amount advanced."

Held, that there had been novation of the contract created between the parties under the rules of the 640th Starr-Bowkett Building Society.

Award, that except so far as the contract between the parties was determined by any mortgage-deed or document other than the rules of the society, the parties were bound by the rules of the 3rd South Hackney 694th Starr-Bowkett Building Society. Consequently, 1. The fines levied by the society in respect of such subscriptions as after mentioned had been excessive; 2. John Nettlingham was not bound to pay subscriptions in respect of any appropriated share or shares accruing due after the date of his purchase from the society of any appropriation in respect of the same; 3. John Nettlingham was bound to pay working expenses at the rate prescribed by Rule 35 of the society; 4. As to the dates of payment nothing was found, the matter turning upon the terms of the mortgage deed executed by J. Nettlingham; 5. The secretary of the society was not justified in refusing any cash tender by J. Nettlingham, but J. Nettlingham had not been damnified thereby.—*Nettlingham* v. 3*rd South Hackney* 694*th Starr-Bowkett Building Society;* hearing, 18th October 1889; award, 24th October.

The case of the Onward Building Society, of Darlington, deserves to be mentioned as exemplifying the frauds to which building societies are liable at the hands of their secretaries. The following are extracts from the report of Mr. W. B. Peat, of Middlesbrough, who had been appointed by the directors to investigate the accounts:—

The defalcations discovered up to the present time amount to 45,151*l.* 11*s.* 9*d.* They have arisen in two ways. First, by an abstraction of cash from the society's till; second, by making fraudulent advances upon accounts which appeared in the books as good mortgages, but in respect of which there were no securities held by the society.

As to the abstraction of the cash, that appears to have been done in the early part of the year 1889. In January 1889, the money abstracted was 5,266*l.*; in February it had increased to 6,800*l.*; in March it had further increased to 7,500*l.*; in April it had reached 8,600*l.*; and in May it was reduced to 7,970*l.* With regard to the fraudulent advances, these were made on the following dates:—In 1883, 1,616*l.*; in 1884, 1,990*l.*; in 1885, 10,155*l.*; in 1886, 10,900*l.*; in 1887, 4,500*l.*; and in 1888, 8,068*l.* These amounted to 37,177*l.*, which, with the 7,970*l.* cash abstracted, made a total defalcation of 45,151*l.*

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In the early years of the society's existence it was the rule to make advances repayable over comparatively short periods, and in 1886 this system was by rule relaxed, the term for repayment of loans being extended.

Borrowers desiring to take advantage of an extended time for repayment applied to the society to have their repayments adjusted, in accordance with the new rule, and this was effected by the borrower giving what was called an "adjustment" mortgage, the following being an example of this:—

A. J. M. appeared in the society's books in December 1886 as owing the sum of 682*l.* 19*s.* He applied for an adjustment mortgage, and on 6th December 1886, a cheque was signed by the directors for 700*l.*, the intention being that this sum was to be applied in paying off the mortgage of 682*l.* 19*s.*, leaving a small balance to pay costs, and a few pounds for the borrower. The cheque for 700*l.* was handed to the borrower in exchange for the adjustment or new mortgage, and he in the usual course attended at the society's office and paid over the cheque for 700*l.* to the secretary, duly endorsed. The secretary then cashed the cheque for 700*l.*, and fraudulently retained the 682*l.* 19*s.*, being the amount due on the old mortgage. It then appeared in the books that A. J. M., the borrower, owed 682*l.* 19*s.* on the new mortgage and 700*l.* on the adjustment mortgage, when in fact he only owed the latter sum.

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The fraudulent advances were all made on much the same system, and instead of the money being paid to the borrower whose name appears in the books, it was retained fraudulently by the secretary. The means taken to allay suspicion of the directors and auditors, and prevent the discovery of the frauds, was to keep the fraudulent accounts in the society's ledger, and from time to time the secretary made payments to the credit of these accounts, thus showing on a chance inspection of the books that the account was operative and living, and producing to the auditors false securities for these accounts, when, in fact, there was no security held for them. The deception was aided by the fact that Mr. Harrison* or Mr. Dennison† personally did the whole of the responsible work of the office, remaining sufficiently late or coming sufficiently early to enable them to discharge not only the secretarial duties, but the current work of the offices wherever the doing of it by someone else would incur the probability of detection. They had entire charge of the cash and securities. No clerk in the office was permitted to know any more of the society's business than enabled him to discharge his individual duties.

Another common form of fraud arose in cases where a borrower desired to obtain from the society a larger sum than was at the time owing to the society on the mortgage of his property.

An example of this fraud is shown in the following statement:—

M. B. owed in December 1886, 571*l.* 10*s.* 5*d.* on mortgage to the society. He applied to the society to increase the advance upon his security to the sum of 800*l.* The directors granted the further advance, and a new mortgage was entered into between the borrower and the society, dated 4th December 1886, and a cheque for 800*l.* issued on the same date, in terms of that new mortgage. The new mortgage was retained in the safe of the society, and also the old mortgage. The mortgagors, on the completion of the new mortgage, handed back to the officials of the society 571*l.* 10*s.* 5*d.*, the amount due to the society upon the old mortgage.

Had the secretary carried out the transaction properly the fraud would not have arisen; but what did happen was that the secretary of the society, having got the cheque for 800*l.* in favour of the borrower, and having obtained from him repayment of 571*l.* 10*s.* 5*d.*, being balance of his old mortgage to the society, retained that amount fraudulently. It thus appeared in the books of the society that the borrower was responsible for—first, his old mortgage, 571*l.* 10*s.* 5*d.*; second, the advance on the new mortgage, 800*l.* Whereas the borrower had repaid the old mortgage, and was only liable upon the new one.

Another

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* The deceased Secretary, author of the frauds.

† Afterwards Mr. Harrison's successor.

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Another common fraud arose in cases where a borrower had more than one mortgage with the society, and desiring to consolidate same generally, with the view of getting longer time for repayment or for further security to the society, he applied for and obtained a " consolidation " mortgage.

An example of this fraud is shown in the following statement :—

M. V. P. owed the society at 18th February 1888, in respect of the following mortgages :

	£.	s.	d.
Dated 20th October 1877, for 900 *l.* - - -	470	7	2
„ 27th April 1881, for 1,100 *l.* - - -	846	4	11
	£. 1,316	12	1

The borrower, or his representative, desired to have these mortgages consolidated, and accordingly on 25th February 1888 a new deed was signed between the society and the borrower, securing the sum of 1,320 *l.* A cheque was issued by the directors of the society in favour of the borrower for 1,320 *l.*, the full amount of the new mortgage, and that cheque should have been applied in discharging the old mortgages for 1,316 *l.* 12 *s.* 1 *d.* The borrower's pass-books show that the advances of 1,316 *l.* 12 *s.* 1 *d.* were repaid to the society on 18th February 1888, and Mr. Dennison's initials appear on the pass-books as having received the money. These funds were fraudulently retained by the officials of the society, and did not reach the society's coffers.

The books of the society then showed the borrower to be a debtor for the following items :—

	£.	s.	d.
Old mortgage, dated 20th October 1877, for - -	370	7	2
„ „ 27th April 1881 „ - -	846	4	11
Consolidated „ 20th February 1888 „ - -	1,220	–	–
	£. 2,636	12	2
Whereas the borrower only owed the amount of the mortgage. - - -	£. 1,320	–	–

The above remarks deal fully with the fraudulent accounts now open, but there appears to be evidence of accounts having been in existence several years ago, and now closed by Mr. Harrison's payments to credit.

. . . .

The frauds have been successfully carried out for so long a time by systematically manipulating a great number of accounts, keeping them operative by means of repeated frauds, and occasionally closing one fraudulent account by opening another of the same description.

In the examples of frauds above given, the old mortgage deeds were not discharged, as it was considered desirable to retain them in the society's possession in case of any outstanding equity arising between the date of the original mortgage and the date of the adjusted, consolidated, or new mortgage. These old mortgages were at each audit presented by the officials of the society to the auditors as security for the ledger balances, which, though standing to the debit of borrowers, had been paid off, as described in the examples given.

An examination of these deeds would have shown that they were not held as securities by the society, but this detailed examination appears not to have been made, and hence the frauds remained undiscovered.

Canada.

The Chief Registrar continues to be supplied by Mr. N. S. Garland, Clerk of Financial Statistics for the Dominion of Canada, with his reports on the Loan Companies and Building Societies of the Dominion, but must always point out that he has no means of distinguishing which of the bodies referred to correspond really to our building societies. Seventy-seven returns, instead of seventy-eight, were received in 1889, showing total liabilities (five dollars being reckoned to the £.):—

	£.
To Stockholders - - - - - - -	9,062,169
To the Public - - - - - - - -	13,937,133
Total - - - £.	22,999,302
Increase over 1888 - - £.	1,423,507
Assets:—	
Loans - - - - - - - -	20,418,382
Property - - - - - - -	2,856,982
Total - - - £.	23,275,364
Increase over 1888 - - £.	1,389,333

the increase of the year being greater in liabilities but less in assets.

The total number of societies or companies appears to be: 66 in Ontario, 11 in Quebec, one in Manitoba, and two in Nova Scotia.

Queensland.

The building societies of Queensland appear to consist of two classes; those registered under the Friendly Societies Act and those registered under the Building Societies Act of 1886, the form of the company being also open to such bodies. In his report for 1889, Mr. W. J. Blakeney, the Registrar of Friendly Societies, Building Societies, and Trade Unions, observes, that out of 16 building societies registered under the Friendly Societies Act, 1876, and in existence at the date of the passing of the Building Societies Act of 1886, only 10 remain; three being now registered under the Companies Act of 1863, and three under the Building Societies Act of 1886. The limited number of bodies which have come under the later Act appears to be owing to the restriction as to the purchase and sale of land contained in it, the deposit banks and other similar societies having much greater scope under the Companies Act. The total assets of the five societies registered (either originally or by conversion) under the Building Societies Act of 1886 amount to 279,168*l.* 11*s.* 5*d.*, the number of members not being given, and only one of the five, the "City and Suburban" of Brisbane, has what may be called large funds (198,002*l.* 13*s.* 5*d.*). On the other hand, the three societies originally registered under the Friendly Societies Act which have passed under the Companies Act have between them 326,954*l.* 5*s.* 7*d.*; one of them, the "Brisbane Permanent," having alone nearly as much as the five societies under the Building Societies Act put together, viz., 275,822*l.* 12*s.* 7*d.*

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Victoria.

"Building Societies in Victoria," the "Victorian Year Book for 1888–89," vol. 1, states (*see* paras. 747 and following), "date from an early period in the colony's history, and much success, both to borrowers and investors, has attended their operations. Seventy-four such institutions sent in returns in 1888, as against 66 in 1887, 60 in 1886, 62 in 1885, 54 in 1884, 48 in 1882, and 49 in 1881. The number of shareholders in 1888 was 26,312; of borrowers, 19,288; the paid-up capital, 3,310,774 *l.*; the value of landed property, 1,512,439 *l.*; the advances under periodical repayment during the year were 4,381,330 *l.*; the repayments by instalments during the year, 2,968,887 *l.*; the working expenses, 82,081 *l.*; the bank overdraft at the end of the year was 224,418 *l.*; and the deposits at the end of the year were 5,292,364 *l.* All the above items show an increase over the previous year; as respects advances, of no less than 1,836,642 *l.*, or 72 per cent. The rate of interest on moneys left with the society for 12 months ranged from 5½ to 7 per cent., some societies allowing as much as 5 *l.* per cent. on the daily balance on deposit on current account.

The report of Mr. J. B. Gregory, Registrar, for 1887–88, shows that five new building societies, with 11 amendments of rules, and one notice of commencement of winding-up, were registered in 1887; and no less than 12 new societies, 10 amendments of rules, and one notice of commencement of winding-up, in 1888. The number of societies registered in the latter was greater than in any previous year since 1877. In strong contrast to the mother country, one only of the whole number was terminating, the remaining 16 being permanent.

XVII.—Trade Unions.

As before observed, in reference to Building Societies (*see* p. 72), the effect of the "Secretary for Scotland Act, 1887," is to transfer from the Secretary of State for the Home Department to the Secretary for Scotland the power of making regulations, in respect of Building Societies and Trade Unions. This is a matter of more consequence in respect to the latter class than the former, as the Scottish Trade Unions are often active and energetic bodies, and many trade unions, moreover, spread over the three kingdoms, occasionally shifting even their registered office from one to the other. A question has hence arisen under Section 6 of the Trade Union Act Amendment Act, 1876 (39 & 40 Vict. c. 22), which enacts that "Trade Unions carrying or intending to carry on business in more than one country, shall be registered in the country in which their registered office is situate," going on to provide for the recording of their rules and amendments in each of the other countries (which word is to mean England, Scotland, or Ireland). Does this mean that the trade union is always to be registered in the country

country where the registered office, for the time being, is situate, or that it is only to be so registered for the first time? For greater safety, the Central Office adopted the former construction, and since all the trade union has to do is to "withdraw" its certificate of registry in the country in which the old office is situate (a process involving the payment of no fee), the course so taken did not appear to bear harshly on the unions. Great complaint was, however, made by one of the bodies in question, which had removed its registered office from one country to the other, and it appearing that the difficulty was one which might be cured by regulation, the draft of two regulations for the purpose was submitted by the Chief Registrar, in ignorance at the time of the effect of the Secretary for Scotland Act, 1887, to the Secretary of State. It then appeared that owing to the operation of the Act in question, whilst the Secretary of State could still deal with the cases of societies transferring their registered office from Scotland or Ireland to England, or from England or Scotland to Ireland, the power of making regulations for societies transferring their office from England or Ireland to Scotland now rested with the Secretary for Scotland; with this further difficulty, that if the two ministers acted separately, a question might arise as to whether there might not be a double liability of making returns, and perhaps in other cases. This difficulty has fortunately been averted, so far, by both ministers signing two new regulations (which will take rank as 15A and 15B, and a copy of which will be found in Appendix G.), to the effect that the removal of the registered office of a trade union from one country to another shall not render it necessary to re-register the trade union, and that all matters requiring registry shall be registered in, and returns and notices sent to the Registrar of the country in which the registered office is situate, copies of matters requiring registry being forwarded for recording to the other countries in which it carries or intends to carry on business.

The number of Trade Unions registered (45) was larger in 1889 than in any year since the present Chief Registrar took office, the maximum having been 35 in 1876, and the average for the 13 years, 1876–1888, under 22. This is, no doubt, largely attributable to the success of the Dock Labourers' strike, which, perhaps more than any labour contest hitherto, has fixed the attention of the public. The impetus thus given has by no means died out, and the first seven months of 1890 have already witnessed the registry of more trade unions than have ever been registered before in a twelvemonth.* One remarkable feature of the present movement is that it extends in a marked degree to the labourers, properly so-called; a class, as those familiar with the labour world are aware, quite distinct from that of the artisans or skilled labourers, and whose interests are often directly antagonistic

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* It would probably be safe to calculate that for one trade union registered, there are three or four which do not proceed to registry.

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antagonistic to theirs, so that the rules of many artisans' trade unions impose penalties on their members for teaching, or in any way helping, labourers to work at the trade. Thus, among the registries of December 1889, we find a "National Amalgamated Labourers' Union of Great Britain and Ireland," a "Leeds United Builders Labourers' Society," a "Non-Freemen of the River Thames Wharf, Dock, and Canal Labour Protection Society," and many unions belonging to the labourer class proper have been registered during the present year (1890).

One feature common to many of these newly-established bodies is the narrow range of their benefits. In some cases there is not even an out-of-employment benefit; the machinery is of a purely militant character. Where there are benefits, these seldom go beyond a small sum at death, or perhaps in case of accidents. To a certain extent this is to be accounted for by the more slender resources of the class now embarking on these combinations, since the more numerous the benefits, the larger must necessarily be the contributions. But the course in question, if deliberately persisted in, would appear to be little less than a throwing away the results of the experience of the older societies. Reflexion will show that both the stability and wisdom of a trade union must largely depend on the extent to which it lays hold on the life of its members. In view of some definite object to be presumably attained, men may subscribe for a time to a trade union, but either success or failure may soon scatter them, and for the mere sake of keeping them together it is almost compelled to rash action. On the other hand, when a trade union offers not only ordinary out-of-work benefit, apart from all contests, but as in the larger unions death benefits for members and their families, sick benefits, superannuation benefit, tool benefit, &c., the staying power of the union is enormously increased. The members will not easily enter into labour contests, having so much at stake, but once doing so, they will for the same reason staunchly persist in them, and the knowledge of this by the employers will often avert many such contests, through timely concessions on their part, which would be refused to the purely militant unions, perhaps with the very hope of provoking a rash conflict.

In the above observations, the Chief Registrar must not be understood as expressing any approval of the benefits of trade unions from a scientific point of view. He fears, on the contrary, that their adjustment of contributions and benefits is, for the most part, unsound, and in particular that they are often being crushed under the weight of their superannuation (*see* Mr. Burnett's observations on this, *post*). But the fact is that all trade union benefits are ultimately subordinate to their trade interests, and all depend ultimately on the power of levy. They are, therefore, not to be compared with those of friendly societies or assurance companies.

The number of returns received from 254 Trade Unions was 149, ten less than last year. There is, however, again an increase under all three heads, 685,652 *l.* funds, instead of 581,396 *l.*;

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581,396 *l.*; increase, 104,256 *l.*; 694,839 *l.* annual income, instead of 680,142 *l.*, increase, 14,697 *l.*; 346,309 members, instead of 335,040; increase 11,269.

Sixteen societies, instead of 17 last year, returned over 10,000 *l.* funds or income, or over 10,000 members, fifteen of the societies being the same; but no return has been received from the Power Loom Weavers' Mutual Defence and Provident Association, or the National Union of Operative Boot and Shoe Rivetters and Finishers, whilst the Operative Stonemasons have passed the limit in point of numbers. Eight societies (as last year) passed the limit under all three heads, 13 (as last year) in point both of funds and income, and 11 (as last year) in respect of members. In the following table the letters I and D indicate Increase and Decrease:—

Register Number.	——	Funds.	Income.	Members.
		£.	£.	
424	Amalgamated Society of Engineers.	158,770 (I)	189,753 (I)	53,740 (I)
8	Amalgamated Society of Railway Servants.	74,218 (I)	21,017 (D)	12,080 (I)
93	Amalgamated Society of Operative Cotton Spinners.	68,696 (I)	49,079 (D)	16,910 (I)
3	United Society of Boiler Makers and Iron Shipbuilders.	53,028 (I)	83,526 (I)	28,230 (I)
62	Amalgamated Society of Carpenters and Joiners.	44,236 (I)	76,469 (I)	25,050 (D)
43	Durham Miners' Association	36,235 (I)	37,337 (D)	37,000 (I)
1	Operative Bricklayers' Society	35,731 (I)	11,789 (I)	6,937 (I)
316	London Society of Compositors	22,692 (I)	12,975 (I)	7,400 (I)
402	Friendly Society of Ironfounders.	20,093 (I)	47,560 (I)	12,202 (I)
62	Amalgamated Society of Tailors.	14,916 (D)	19,600 (I)	14,214 (D)
144	Steam Engine Makers' Society	13,572 (I)	13,910 (D)	5,165 (I)
245	Amalgamated Society of Operative Lace Makers	10,989 (D)	8,835 (D)	4,010 (D)
31	West Yorkshire Miners' Association.	10,901 (D)	9,402 (I)	10,000 (I)
28	Kent and Sussex Labourers' Union.	7,435 (D)	10,556 (D)	8,500 (D)
470	Operative Stonemasons - -	4,550	13,674	10,713
210	Northumberland Miners Confident Association.	4,018 (I)	7,205 (D)	12,417 (I) (and 1,029 half members).
	TOTAL - - -	580,080	612,667	264,568

Notwithstanding the omission of one society, these figures show an increase under all heads over the corresponding ones of last year,

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year, the increase of funds amounting to over 98,000 *l.*, a striking evidence of the wonderful recruiting power possessed by these bodies when once solidly established, The three first-named societies retain their places at the top of the list, the last-named one at the bottom, the Durham Miners' Association and London Society of Compositors in the sixth and eighth places, but in other respects there are various changes. The societies which have risen in the list are the United Society of Boiler Makers (from the seventh place to the fourth), the Friendly Society of Iron-founders, from the 12th to the ninth), the Steam Engine Makers' Society (from the 14th to the 11th), the Kent and Sussex Labourers' Union (from the 15th to the 14th), whilst the Amalgamated Society of Carpenters and Joiners have fallen from the fourth to the fifth place, the Amalgamated Society of Tailors from the ninth to the tenth, the Amalgamated Society of Operative Lace Makers from the 10th to the 12th, the West Yorkshire Miners' Association from the 11th to the 13th. Compared with the totals, these 16 societies, representing under 11 per cent. of the number making returns, had between them over 84 per cent. of the funds, over 88 per cent. of the income, and over 76 per cent. of the members returned, the first proportion being higher, but the two last lower than in the previous year.

A serious question has arisen with respect to the deposits of trade unions in Post Office Savings Banks. Although no specific authority is given by any of the Savings Banks Acts for receiving the deposits of trade unions as such, since the days of Mr. Gladstone as Chancellor of the Exchequer, such deposits have been received by the Post Office under Section 1 of the 22 & 23 Vict. c. 53 (further carried out by Regulations 2, 11, 18 of the Post Office Regulations, 1888), as those of "a charitable or provident institution or society," and a similar course has been generally adopted, it is understood, by the trustees and managers of ordinary savings banks, under the corresponding words of Section 22 of the 26 & 27 Vict. c. 87. It appears, however, that the Post Office now draws a line at those unions which have some specially provident purpose, so as to exclude those of a purely trade character. It is not for the Chief Registrar to express an opinion on the policy of such a course. He ventures to think, however, that the fear of large sums of money being suddenly withdrawn, so as to put the Exchequer to inconvenience, by unions not having any provident benefits, is not one which the table on p. 115 would corroborate, since there is not one of the societies having large funds which has not such benefits; and since the question has been mooted, he cannot but express the hope that in the new Savings Bank Bill the conditions under which trade unions may deposit their funds in the Post Office or other savings banks will be expressly stated. These institutions are henceforth too prominent to be ignored, and subject of course to any conditions which the public safety may require, nothing can be more desirable than to encourage that confidence which is manifested by them in the institutions of the country, when they entrust their funds to its government.

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Mr. Burnett's Third Report on Labour Statistics.—Trade Unions.

The Third Report on Labour Statistics by Mr. Burnett, the Labour Correspondent of the Board of Trade, dated 30th August 1889, states that returns had been received from all the societies which had previously sent any in, one small society of 10 members excepted, and from 18 others which had not previously reported, making the total 104. To what extent these figures cover the ground occupied by the trade unions of the kingdom, Mr. Burnett says it is impossible to speak with absolute precision. So far as the number of members is concerned, however, it is quite certain, he considers, that the societies of which the statistics are published in his report represent more than half of the trade unionists of the whole kingdom. The 104 societies returning to the Board of Trade had a total membership of 373,904, or 3,990 more than those reporting to the registrars for the three kingdoms in 1889. From an examination of Mr. Burnett's abstract, it appears that he has received from 19 unregistered bodies in England returns showing 59,882 members and 70,124 *l.* funds, and from two unregistered bodies in Scotland returns showing 2,740 members and 5,297 *l.* funds. It appears, moreover, that (besides registered bodies) he has applied for and not received returns from 23 unregistered trade unions in England, numbering 76,602 members, and from five unregistered trade unions in Scotland, numbering 9,124 members. This would carry the addition (smaller than in the previous year) of 136,484 members of unregistered unions for England, and 11,864 for Scotland to the totals returned to this office by registered societies, of 346,309 for England, 19,506 for Scotland, and 4,099 for Ireland, giving as general totals for both registered and unregistered bodies, 482,793 for England, 31,370 for Scotland, and 4,099 for Ireland; general total, 518,262. These figures are rather lower for England, rather higher for Scotland, than those of the previous year.

Observing on the effects of the revival of trade in 1888, Mr. Burnett says:—

> "Almost invariably a period of improved trade leaves strongly marked tokens of its arrival and duration upon the statistics of trade unions. These indications are shown in various, and sometimes in unexpected ways. There is, in the first place, an increase of members; very often, though not always, an increase in the amount of income, but invariably a decrease in ordinary expenditure. Not only is the demand for unemployed benefit less, but very generally the sick and funeral expenditure is less than in years of industrial depression. Even superannuation benefit does not increase so rapidly as in depressed periods, because aged members are continued at work, and those who have been unable by reason of their growing infirmities to find work while the labour market was overcrowded, are now in a position to find at least casual employment. . . . .
> Although it is somewhat difficult to account in a perfectly satisfactory manner for the fact, it is certain that the bills of health of the trade unions are sympathetically affected by the condition of the labour market. . . .
> The most obvious explanation of this phenomenon is, that if employment is scarce and irregular, workmen are unable, by reason of lessened incomes, to feed and clothe themselves so well as when a reverse state of things

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> prevails, and that in consequence they more readily fall victims to various forms of disease. . . . . Funeral benefit does not, in an ordinary way, fluctuate much, and does not appear to be to any extent affected by the changes of the labour market. The rate of mortality, however, among workmen, as illustrated by their reports, is sometimes considerably increased when a very depressed state of the labour market coincides with a very severe winter.
>
> But the one benefit of superannuation goes steadily on, increasing its demands almost regardless of improving trade."

It is obvious that the above remarks apply in principle as much to friendly societies as to trade unions.

Queensland.

Mr. W. J. Blakeney, Registrar of Friendly Societies, Building Societies, and Trade Unions, observes that since the Trade Unions Act, 1886, came into force at the end of 1886, up to the 30th June 1888, 16 trade unions had been registered, and one had its registration cancelled as having become extinct. A dispute arose over the cancellation, in consequence of the registrar having construed the meaning of the Act to be that upon proof that the registration had become void, it was his duty to cancel the registration forthwith, and having considered that the fact of a society having become extinct was sufficient proof that registration had become void. The union appealed to the Governor in Council against cancellation, which, however, took place finally on two months' notice, no further objection being raised. The registrar was requested to instruct as to the disposal of the funds of the union, but did not feel empowered under the Act, and consequently declined to do so. From a list appended to the report, it appears that 23 trade unions have been already registered under the Act, of which 22 (deducting the one whose registry had been cancelled) are subsisting; and it appears probable, the registrar states, that before long the whole of the unions existing in the colony will have come under the provisions of the Act. A table of the returns from 15 societies shows a total of 2,259 members and 4,132 *l.* 13 *s.* 7 *d.* funds; the total receipts of the year having been 3,883 *l.* 18 *s.* 3 *d.* and the total expenditure 3,271 *l.* 4 *s.* 5 *d.* A heavy decrease in the number of members (1,095) is stated to be, "no doubt, due, to a great extent, to the records from which the returns were compiled being in an imperfect state at the commencement of the period, which probably necessitated the striking off of a large number of names of persons who did not actually belong to Queensland unions when the records were made up." But after making full allowance for such discrepancies, the number of members, as a whole, has not increased during the year. The capital shows an increase of 17·4 per cent., but two of the unions have less to their credit at the end of the year than at the commencement. The per-centages of expenditure for benefit, management, and the surplus against total receipts were respectively 28·5, 55·8, and 15·7. From a table of the amount of contributions, &c. received, and the expenditure for benefits in the nine principal unions, it appears that strike pay only occurs in three cases, though

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though to a very trifling amount proportionally (1 *s.*, 6 *d.*, 5 *d.*, and 7 *d.* per member, out of 1 *l.*, 2 *l.* 7 *s.* 3 *d.*, and 1 *l.* 9 *s.* 1 *d.* total contributions); that unemployed benefit was only given in two cases, though in one to a large amount (1 *l.* 10 *s.* 1 *d.* out of 2 *l.* 7 *s.* 3 *d*); and that in four cases out of six sick pay was the heaviest items of expenditure, no benefits at all being paid in the remaining three. It should be observed that the trade unions of the colony are small; the one having most members at the end of the year, the Wharf Labourers' Union of Brisbane, having only 394, and the one having the largest amount of funds, the Seamen's Union, having only 749 *l.* 2 *s.* 6 *d.*

Victoria.

The report of Mr. J. B. Gregory, Registrar, for 1887 and 1888 states that two trade unions were registered in the former year.

XVIII.—LOAN SOCIETIES.

Again the (MS.) abstract of Loan Societies' returns for 1889 shows a falling off in the number of societies (334 instead of 347), and of returns (333 instead of 345), only one society on the list, however, failing to make a return. The following table shows the increase or decrease on the principal items, as compared with last year:—

——	Total.	Increase.	Decrease.
Number of returns received	333	- -	12
Number of members, 31st December 1889	39,960	- -	1,025
Amount actually advanced and paid by depositors or shareholders in 1889	£. 83,111	- -	£. 2,425
Total amount due to depositors and shareholders, 31st December 1889	£. 273,063	- -	£. 3,514
Sums in borrowers' hands, 31st December 1889	£. 256,199	- -	£. 7,085
Amount circulated in 1889	£. 362,633	- -	£. 19,091
Number of applicants for loans, 1889	72,838	- -	3,991
Number of borrowers to whom loans were granted	65,031	- -	2,994
Amount paid for interest by borrowers or sureties	£. 19,869	- -	£. 529
Expenses of management	£. 10,468	- -	£. 33
Net profits, after paying expenses of management	£. 13,023	- -	£. 1,142
Loss during the year	£. 1,744	- -	£. 955
Number of summonses issued	3,325	- -	77
Number of distress warrants issued	470	36	—
Amount for recovery of which summonses were issued	£. 7,471	- -	£. 683
Amount recovered	£. 5,396	£. 104	—
Amount of costs incurred by societies in recovering loans	£. 917	- -	£. 37
Amount of costs paid by borrowers or sureties	£. 554	- -	£. 23

The remarks made by the Chief Registrar in his Report of last year on this gradually dwindling class of societies apply equally to the present year.

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XIX.—SCIENTIFIC AND LITERARY SOCIETIES.

The number of Scientific and Literary Societies certified for exemption from rates under the Act 6 & 7 Vict. c. 36, fell back to the figure of 1887 (4).* The societies certified were:

The Paddington Free Public Library, Warwick-road, Paddington, W., London.

The South Shields Literary and Scientific Society, South Shields, Durham.

The Wetherall Working Men's Reading Room and Library, Wetherall, Cumberland.

The Winsford Free Public Library, Winsford, Cheshire.

The above societies are perhaps unusually meritorious,, but it must always be borne in mind that, under the Act, an institution's title to exemption is generally in inverse ratio to its practical usefulness.

XX.—TRUSTEE AND POST OFFICE SAVINGS BANKS.

(a.) *The Savings Banks Bill*, 1890.

Early in the Session of 1890 a Bill was brought in by the Chancellor of the Exchequer to amend the law relating to savings banks. Some of its provisions were, however, strongly opposed by the Trustee Savings Banks, and it was considerably modified in consequence. In the latter part of the Session it was read a second time, and ordered to be reprinted, with amendments, but in consequence of the opposition offered by a certain number of members (31 notices for its recommittal having been given) it was eventually dropped, to be introduced early in the next Session. The Chief Registrar will not, therefore, discuss the measure, beyond observing that its main features were the appointment of an Inspection Committee of Trustee Savings Banks, with various powers of inspection and control; some extension of the powers of the National Debt Commissioners, and a modification of the provisions as to special investments, the closing of banks, and the forfeiture of deposits.

(b.) *The Arbitration Act*, 1889.

The question of the application of the Arbitration Act, 1889 (52 & 53 Vict. 49), arises also in respect of Savings Bank disputes. Although the term "submission," as equivalent to reference, occurs in both Section 50 of the 26 & 27 Vict. c. 87, as respects Trustee Savings Banks, and in Section 14 of the 7 & 8 Vict. c. 83, as respects Post Office Savings Banks, yet since Section 27 of the Arbitration Act, 1889, enacts that in it, "unless the contrary intention appears, submission means a written agreement to submit present or future differences to arbitration."

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* This figure has already been exceeded for 1890.

arbitration," and disputes in Savings Bank matters are almost invariably referred by one party only, it would appear that except in those very rare cases (occurring sometimes with respect to Trustee Savings Banks) where a reference is expressly agreed to by both parties, the provisions of the Act as to submission will not directly apply. There remains, however, the question of the effect of Section 24, applying the Act to "every arbitration under any Act passed before or after its commencement as if the arbitration were pursuant to a submission," except so far as the Act is "inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act," a provision, as before observed, involving great difficulties of construction. The doubt now arises, which it is to be feared can only be settled by judicial decision, whether the proceedings before the Registrar in Savings Bank disputes under Sections 48 and 49 of the 26 & 27 Vict. c. 87, and Sections 14 and 15 of the 7 & 8 Vict. c. 83, do properly constitute an arbitration (although frequently so-called) when they take place on an *ex parte* application, and derive their effect not from any agreement between the parties, but solely from an Act of Parliament. The term "arbitration," it will be observed, never occurs in either of the two Acts last referred to; the term "reference" contained in them is habitually applied to contentious proceedings in a court of law, and among the terms applied in the Acts to the Registrar's decision, "whatever award, order, or determination shall be made," the word "order" seems to transcend the powers of an arbitrator, and is at all events never once applied in the new Act to any exercise of such powers.

If the new Act were held to apply to proceedings before the Registrar in Savings Bank matters, Section 4, as to the power to stay proceedings, would probably be applicable; Section 7, as to the power to examine on oath or affirmation, is already covered by the Savings Banks Act, but the powers to state a case for the opinion of the court, and to correct clerical mistakes or errors in awards would be new and useful. Section 8 would apply, possibly Sections 10 and 11. Section 12 would be applicable, as also Sections 18 and 20. Section 22 is covered by the existing law.

There would then be this great difference henceforth in the position of the Registrar, that instead of being merely able to examine on oath "any witness appearing before him," there would be power for the parties to sue out writs of subpœna, which by order of the court or a judge may issue to compel the attendance of a witness "wherever he may be within the United Kingdom" (Sections 8, 18); and also that the Registrar might obtain the opinion of the court on matters in which he might not feel able to rely on his own judgment.

But it would be difficult to believe that Section 2, as to the presumed contents of a submission, could be held to apply where there was no submission at all, so that the Registrar would still remain as now, without any authority to award costs.

It would, however, in all cases rest with the parties, by means of

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of a written agreement, to render Section 2 applicable, as well as the other provisions above referred to.

Considering that the jurisdiction of the Registrar as arbitrator in all Savings Bank disputes (those between husband and wife excluded) extends by this time to over 6,000,000 of depositors, as well as to persons claiming through or against them, in respect of over 100,000,000 *l.* of deposits (besides stock in the funds, &c.), it is much to be regretted that in drawing-up so valuable an Act as the Arbitrations Act, 1889, no account should have been taken of that jurisdiction, so as either definitely to include it in, or exclude it from, the Act.

(c.) *Case under the Trustee Savings Bank Act*, 1887.

A case arising out of Section 3 of the Trustee Savings Bank Act, 1887 (50 & 51 Vict. c. 207), declaring Trustee Savings Banks to be unregistered associations capable of being wound up under the Companies Act, 1862, came before the High Court:—

In Re *Cardiff Savings Bank*, 27th March 1890, it was held by Mr. Justice Sterling that a former trustee and manager of the bank, by reason of Section 11 of the Savings Bank Act of 1863 was not a contributory, and was not liable to pay or contribute to the costs of the winding up, but that inasmuch as to his knowledge the rules and regulations of the bank had not been complied with, he had been guilty of omission if not of neglect within the exceptions of Section 11, and might be compelled to contribute an adequate sum towards the assets of the bank by way of compensation. Inquiry directed as to what sums ought to be contributed by him.—W. N., 1890, p. 75.

(d.) *Arbitrations before the Registrar.*

The following are selected from among the cases decided by the Central Office in 1889:—

1. Re *Post Office Savings Bank and Deposits of Eastchurch Schools Savings Fund*, ex parte *Mary Ann Reid;* hearing, 10th December 1888; award, 10th January 1889.

Alteration in character of Amount; Charitable Society; No Declaration.—Account opened for a school building fund, as a charitable society. When the schools had been built and paid for, the treasurer of the fund continued to use the account as a private one. After his death his widow claimed the balance, gave evidence on oath that the whole of the money composing it had been paid in by her husband, or by herself, and produced letters from the clergyman of the parish disclaiming all right to the money, and from former incumbents, giving the highest character to her husband. It appeared that the husband had never made a declaration, so that he could not be considered to have been a depositor, nor the claimant to be the widow of one, but upon her taking out letters of administration, held that she might be considered a creditor, and award made for payment to her.

2. Re *Post Office Savings Bank and Deposits of Mary Ann Russell*, ex parte *Curpheys;* hearing, 11th January 1889; award, 14th January.

Parent and Child; New Regulations; Transfer.—Deposit by married woman in her own name. She had married again, and on behalf of her son by her first marriage, a boy of six years, it was alleged by his grandmother as next friend, and admitted by the depositor, that the money belonged to the boy, as part of the estate of his father, to whom she was administratrix. Award, by depositor's consent, for transfer of the account under the new Regulations to a new account, to be opened in her name in trust for the boy.

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3. Re *Manchester and Salford Savings Bank and Deposits of Wood and Wright's Workmen's Savings Fund*, ex parte *Helm*, ex parte *Beardwood;* hearing, 21st December 1888; award, 14th January 1889.

Branch of Trade Union.—A branch of the Calico Block Printers' Association, a trade union, deposited money in a savings bank under a name not referring to the trade union. The 53rd rule of the union was that, "should a shop stop, the money in hand to be invested in the name of four trustees, including the general clerk in the same district where the shop does stop. The same amount of money to be returned with interest when the shop starts again." Wood and Wright's having stopped, the secretary and general clerk of the association was appointed a trustee with the existing trustees of the fund. It appeared clear from the rules that there was only one "general clerk" of the association, so that the words in the 53rd rule "including the general clerk," were to be read parenthetically. Helm, a former shop clerk, supported by the existing trustees and a portion of the members of the fund, contended that the money belonged to the existing members of the fund only, but he admitted that it was a branch of the Calico Block Printers' Association, and produced the rules, and printed minutes of the meeting held 19th July 1888, at which he was himself present as a delegate, the 11th of which was "that our general clerk be a trustee along with those already elected at Bank Bridge." The claim of Beardwood, the general clerk, having been supported by statutory declaration, award that deposits were the proper moneys of a branch of the Calico Block Printers' Association, and were payable to the three existing trustees (naming them) and Beardwood.

4. Re *Post Office Savings Bank and Deposits of R. H. Bignell*, ex parte *Maria Clinch;* hearing, 1st February 1889; award, 2nd February.

Admitted Secret Trust; Set Off.—Account opened in name of R. H. Bignell, but admittedly to receive savings both of himself and of Maria Clinch, to whom he was engaged, with a view to their setting up house, the book remaining in Miss Clinch's custody. Eventually they quarrelled, and Miss Clinch claimed half the money, whilst retaining the book, and renewed the claim after she had (under threats, as she alleged) given up possession of it. Bignell admitted that the first three payments, amounting to 1*l.* 10*s.*, had been made by Miss Clinch, but contended that the value of the presents he had made to her in consideration of the intended marriage more than covered any further claims of hers, and that when she had given up the book it was on condition of her keeping the goods. Miss Clinch did not claim to have paid in more than the first payment in full, but claimed to have paid in one half of the whole, and also to retain the goods. Award for payment to her of 1*l.* 10*s.* out of the deposits in Bignell's name in full of all claims against him in respect of the deposits.

5. Re *London Provident Institution and Deposits of A. A. Robinson;* hearing, 19th February 1889; award, 23rd.

Deceased Infant Depositor; Payment to Agent of Father.—Account opened by mother in name of her infant son, A. A. Robinson, who died aged 15 years. The father, being in Canada, claimed the deposits, authorizing by letter his (adult) son, F. W. Robinson, to receive the money. On statutory delaration by mother that she had opened the account for her infant son, that the certificate of burial produced related to him, that the signature of the letter authorizing payment to F. W. Robinson was that of her husband, and that he was the father and next-of-kin of the deceased, award for payment to F. W. Robinson.

6. Re *Derby Savings Bank and Deposits of Elizabeth Bourne*, ex parte *Barrow Evans;* award, 23rd February 1889.

Deceased Depositor; No Next-of Kin; Claim of Creditor.—Account opened in 1864 in name of Elizabeth Bourne; statutory declaration by Barrow Evans that Elizabeth Bourne had been a servant in his father's family for many years; that at his death, she having no means, he furnished two rooms

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rooms for her and allowed her 5*s.* a week till 1870, when she died, having been attended by Mr. Evans's doctor, whose bill he paid as well as 2*l.* 16*s.* 6*d.* for her funeral and cost of burial certificate; and that the deposit book had been handed over to him by her landlady. The amount of the deposit was much less than what he declared to have expended. An advertisement for next-of-kin inserted in a Derby paper having elicited no response, award for payment to Mr. Evans as creditor (*see* also case No. 22, *post*).

7. Re *Post Office Savings Bank and Deposits of Brighton No.* 2 *Branch, Amalgamated Society of Carpenters and Joiners;* hearing 15th March 1889; award 19th March.

Trade Union; Broken-up Branch.—By Rule 8, Cl. 8 of the Amalgamated Society of Carpenters and Joiners, a registered trade union, "all moneys subscribed by the members of the society shall be the property of the society generally, and not of the branches to which the members respectively belong, and shall be held for and devoted to the payment of the benefits held out in these rules, and any branch leaving the society shall forfeit all the money it has accumulated." By Rule 21, 1, the trustees appointed by each branch are to give bond to the general trustees for the security of the moneys entrusted to them. By Rule 28, 3, the general council "have power to make an order upon any branch for moneys to discharge any bill or debt contracted by, or on account of the society, and shall have full power to cause one branch to remit to another branch from time to time whatever sums of money they may deem necessary to meet the expenditure of such branch." By Section 4 of the same rule, "should any branch refuse to remit such moneys or levies, they shall be further empowered to suspend or expel such branch, or by legal process recover such moneys, or they may send a deputation to any branch refusing to comply, and take possession of all that belongs to the society." By Rule 29, 4, "The general council shall during their term of office be appointed the general trustees of the society, and all moneys subscribed by members shall be held by them in trust for the members generally, and the E.C. and all branch trustees shall be responsible to the general trustees for the money, securities and other property they hold."

An account was opened in 1881 in the names of the trustees of the Brighton No. 2 Branch of the society The branch having become very much reduced in numbers, the executive council of the society determined to close it, transferring all moneys and property to the general council. Held, that under the rules, the moneys were those of the society, and were payable to its trustees, the general council. But as the general council with its chairman consisted of 17 members, award made for payment to the two surviving members of the branch in whose names the funds stood in trust for the general council, the receipts of such members to be a sufficient discharge.

8. Re *Post Office Savings Bank and Deposits of Margaret Cavanagh,* ex parte *Bridget Ellen Tasswell*; hearing 15th February 1889; award 30th March.

Claim on False Pretences.—Deposit of 50*l.* for immediate investment in stock, in name of Margaret Cavanagh, illiterate, whose name was signed by her daughter, Bridget Ann Tasswell. Bridget Ann Tasswell afterwards claimed the money on the false assertion that she had deposited it in her maiden name, and wrote various letters to the Post Office authorities, signed, Margaret Cavanagh, Margaret Tasswell, Margaret E. Tasswell. She at one time got possession of the book, had signed a withdrawal notice in her mother's name, and was in the act of withdrawing when her mother with her younger brother came into the Post Office and recovered possession of the book. The mother's case was supported by statutory declarations by herself, by the younger son above-mentioned, and afterwards (she having died during the proceedings) by her husband and administrator. Mrs. Tasswell neither made appearance at the hearing nor supplied any statutory declaration. Award, that M. A. Tasswell had no claim to the deposits, and for payment of the same to Michael Cavanagh, administrator of Margaret Cavanagh.

9. Re

9. Re *Post Office Savings Bank and Clothing and Fuel Fund, St. James's District;* hearing 29th March 1889; award 30th.

Charitable Fund; Statute of Limitations.—One of the charities in connection with St. James's Church, Piccadilly, was a clothing and fuel fund, of which the Rev. Prebendary Kempe, the rector, was treasurer, from the time of his appointment in 1883. In 1885 an account was opened at the St. James's Westminster Savings Bank for the fund in the name of Charles Harrison, then a churchwarden, and payments in and out were made from time to time till 18th December 1865, when Mr. Harrison drew out the whole balance, less 3 *d.*, amounting to 17 *l.* 9 *s.*; 6 *d.* interest was added on the 20th May 1866, but Mr. Harrison had died in the meanwhile. Nothing more was paid in till 9th October 1871, when 12 *l.* 6 *s.* was paid in, and other sums were from time to time paid in till 13th July 1874, but nothing was withdrawn after Mr. Harrison's death. In 1888 the St. James's Bank was closed, and the account, amounting to 56 *l.* 13 *s.* 5 *d.*, transferred to the Post Office Savings Bank. The deposit book was not forthcoming, and Mr. Harrison's executors, who made no claim on their own account, knew nothing of it. Prebendary Kempe, who admitted that he could throw no light on the stoppage, resumption, and stopping again of payments, claimed the deposits as treasurer of the fund. Held, that as such he was *primâ facie* entitled to them, and that if any payments in had been made on private account the right to them was barred as against him by the statute of limitations. Award for payment to Prebendary Kempe as treasurer, with or without production of deposit book.

10. Re *Post Office Savings Bank and Deposits of Isabella Tomlinson*, ex parte *William Tomlinson*, ex parte *Hartley;* hearing 1st March 1889; award 10th April.

Husband Administrator; Creditor.—Deposits by woman living apart from her husband. She died at her father's house, who claimed a lien on the deposit-book for 25 *l.*, viz.: 9 *l.* 4 *s.* 10 *d.* funeral expenses, 2 *l.* 10 *s.* doctor's bill, 2 *l.* money lent, and 11 *l.* 5 *s.* 2 *d.* expenses of maintenance during last illness, the claim being supported by the affidavits of himself and his wife. The husband, who had taken out administration, contested the claim, alleging that the Hartleys were in fact supported by their daughter. No mention was made by the Hartleys of any effects of Isabella Tomlinson, who must have left some. Award for payment of 15 *l.* to J. Hartley, in full discharge of his claims on the estate of Isabella Tomlinson, on his delivering up the deposit-book, and of the balance to W. Tomlinson.

11. Re *Post Office Savings Bank and Deposits of R. Trevella*, ex parte *Hafod Wesleyan Sunday School;* award 13th April 1889.

Claim of Charitable Society as True Owner; Absconding Depositor.—Account opened (as individual account) in name of Richard Trevella, who was treasurer of the Wesleyan Sunday School at Hafod. He absconded with money belonging to a temperance friendly society, and a warrant was issued for his apprehension, but he was supposed to have left the country. Application was made on behalf of the school for payment of the balance, the Wesleyan minister at Hafod making a statutory declaration that the balance remaining due (4 *l.* 12 *s.*) belonged to the Hafod Wesleyan Sunday School, the declarant, moreover, having possession of the deposit-book. The depositor's wife, Margaret Trevella, made no objection to the payment, "as the money belongs to the school fund." Award for payment to the new treasurer of the school.

12. Re *Post Office Savings Bank and Deposits of D. Daniel;* hearing 16th April 1889; award 17th April.

Improper Withdrawal; Liability of Bank.—The sum of 36 *l.* was, on the 17th August 1885. withdrawn from the account, at Cwmavon, of D. Daniel, a very ignorant collier. From thence to 15th August 1888, 10 payments were credited to the account. The sub-postmaster was irregular in his accounts,

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accounts, and was tried, on the prosecution of the Post Office, for forgi Daniel's name, though sentenced to imprisonment for other offences. Daniel swore at the trial, and made a further statutory declaration, that he had never withdrawn or caused to be withdrawn the 36 *l.* The Post Office admitted the forgery, and Daniel's claim. Award that the 36 *l.* had been improperly paid to a person not entitled thereto, and that the same be credited to the account of D. Daniel, with interest thereon from the date of such payment.

13. Re *Post Office Savings Bank and Deposits of Ann Weston*, ex parte *Ann Harris*, ex parte *James Weston;* award 4th May 1889.

Deposit in False Name; Claim as True Owner.—Deposit of 10 *l.* in name of Ann Weston, the depositress being Ann Harris, who lived with James Weston as his wife. She left him, and the money was claimed by both of them, Ann Harris declaring that Weston had taken her deposit-book and what money she possessed without her permission; whilst James Weston (who had possession of the deposit-book) said that the money deposited was taken out of his cash-box without his permission. Award for payment of 5 *l.* to Ann Harris, with or without production of the deposit-book, and of the balance to James Weston, on his delivering up the deposit-book to be cancelled.

14. Re *Post Office Savings Bank and Deposits of A. C. Foster*, ex parte *Elizabeth Foster*, ex parte *Guardians of Eastry Union;* hearing 3rd May 1889; award 9th May.

Lunatic Depositor; Claims of Creditor and Guardians.—Claim, as creditor, by mother of lunatic depositor (entitled to 100 *l.* 11 *s.* 9 *d.*) for sums amounting to 64 *l.* 8 *s.* 11 *d.* The claim was admitted by the guardians of the union in whose asylum the depositor was confined, without prospect of recovery, but they claimed that after deductions of sums received from a Court of Foresters, of which the lunatic was a member, there was still owing to them a sum of 105 *l.* 11 *s.* 3 *d.* Award, that out of the deposits the sum of 64 *l.* 8 *s.* 11 *d.* should be paid to Elizabeth Foster, in discharge of all claims, on her delivering up the deposit-book, and the balance to the guardians or to their appointed officer.*

15. Re *Leominster Savings Bank and Deposits of George Davis*, ex parte *Ann Davis;* hearing 17th May 1889; award 24th June.

Unauthorised Payment to Next-of-Kin; Rules of Bank; Excessive Funeral Expenses.—A husband who lived apart from his wife, with his mother, had a deposit account, but being an invalid seldom attended personally at the bank. He died, leaving his wife and a child, 3rd March 1888, the deposits amounting to 38 *l.* 17 *s.* 11 *d.* On the 6th March the mother attended at the bank, and stating that the deceased had no wife, obtained an advance of 10 *l.*, under the rules of the bank, for the expenses of his funeral. On the 27th March, before consequently the expiration of a month from the death, the balance (28 *l.* 17 *s.* 11 *d.*) was paid on the joint signatures of the mother and her other surviving children. On the 30th November 1888 the widow obtained letters of administration, and on the 6th December claimed the money. The bank contended that as no claim was in fact made by the personal representative within the month, the payment made previously was thereby validated. They also claimed the benefit of the 37th rule of the bank, that "in case any depositor . . . shall die, and upon the application of some relation or friend of such deceased depositor it shall appear to the manager in attendance that there are no means of defraying the expenses of the funeral of the said depositor, except from the deposits . . such manager

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* In a somewhat similar case, *re* Pembroke Savings Bank and deposits of George Merriman *ex parte* John Merriman, award 15th May 1889, payment was ordered out of the deposits of a lunatic confined in an asylum, of a claim, admitted by the guardians, for two years' maintenance, made by his brother.

manager shall be at liberty to pay so much of the money deposited as he shall consider necessary for such purpose, and charge the same to the account of the said depositor, and the receipt of the person or persons making the application or undertaking the management of such funeral shall be a good and sufficient discharge to the trustees and managers."

Held, that the payments made by the bank to the next-of-kin within the month from the death of the deceased were *ultra vires*, except as respects actual funeral expenses.

16. Re *Post Office Savings Bank and Deposits of M. M. Curzey*, ex parte *J. T. Curzey*, ex parte *John Newman and others;* hearing 10th May 1889 ; award 28th May.

Protection Order; Husband Administrator; Compromise.—A married woman who had obtained a protection order against her husband, and was living as housekeeper with another man, deposited money in the Post Office Savings Bank, and died intestate. Letters of administration were taken out by her husband, specifically referring to the sum deposited, and he claimed the money. The next-of-kin also claimed, on the ground that under Sections 21 and 25 of the Divorce and Matrimonial Causes Act, 1857, the wife's property, acquired after the date of the protection order, would go as if her husband had been dead. Held, that the Registrar could not go against the letters of administration, and award the money to the next-of-kin. But inasmuch as the administration appeared to have been obtained through a misstatement of facts, the hearing was adjourned to enable the next-of-kin to take such steps as they might be advised. Before the adjourned hearing the parties came to terms, and payment was awarded by consent of all parties to one of the next-of-kin.

[The real claimant, under the name of the administrator, appeared to be the man with whom the deceased had lived, and who was brought forward as a witness for the administrator, at first to prove that the deposits were *præmium pudoris*, and on the objection being raised that such evidence could not be received after the woman's death, that they had all proceeded from himself.]

17. Re *Post Office Savings Bank and Deposits of Sarah Fordham and George Home*, ex parte *S. C. Fordham;* hearing 15th July 1889 ; award 18th.

Deposits out of Proceeds of Forgery of Depositor's Signature.—An account was opened in the name of S. C. Fordham, which gradually rose to the sum of 101 *l.* 15 *s.* 10 *d.*, besides 4 *s.* 3 *d.* interest. Both sums were withdrawn, 1st April 1886, by forgery of S. C. Fordham's name, a brother being the forger. The proceeds were deposited partly in the name of George Home, a brother-in-law of the depositor, and partly in that of Sarah Fordham, the depositor's mother, who, however, had married again, and was Sarah Robotham. At the hearing the forgery was fully admitted, but it was alleged by the mother and others that some of the larger payments in to S. C. Fordham's account, amounting to 65 *l.*, were moneys received by the mother on the death of her husband. Award, that the deposits standing in the name of S. C. Fordham were, on the 23rd February and 1st April 1886, withdrawn through forgery of his name, and that the accounts in the name of Sarah Fordham and George Home were opened by means of the proceeds of such forgeries; and that all moneys standing to the credit of the two last-mentioned accounts were to be repaid to the credit of the first-mentioned account.

18. Re *Post Office Savings Bank and Deposits of N. M. McCarthy*, ex parte *W. R. Judd;* hearing 19th July 1889 ; award 23rd.

Payment to Creditor.—A depositor left her deposit book with a shopkeeper as security for goods purchased, and after one payment of 10 *s.* disappeared, and was never afterwards heard of. The creditor having claimed the money twelve years after, and two advertisements having led to no result, award was made for payment to the creditor.

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19. Re *Post Office Savings Bank and Deposits of Reading Hebrew Congregation Fund*, ex parte *Ehrenberg;* hearing 26th July 1888; award 30th.

Benevolent Fund; Alleged removal of Trustees.—A fund was established among the Jews of Reading for the purpose of securing the services of a minister, and getting a small place of worship. A portion of the fund was invested in the Post Office Savings Bank in the names of three trustees, Ehrenberg, Woolf, and Simons. The subscriptions fell off, and a meeting of subscribers removed Woolf and Simons from the trust on the ground of their having ceased to live in Reading, and appointed two other trustees in their stead. There were no rules, and no authority was shown for the removal on the ground assigned. The fund being claimed on behalf of Ehrenberg and the two persons so claimed to have been appointed, award, that Woolf and Simons were not shown to have been legally removed from the office of trustee, and that the deposits were payable to the three original trustees.

20. Re *Post Office Savings Bank and deposits of E. M. Howe;* hearing 2nd August 1888; award 8th.

Withdrawal not entered in Depositor's Book.—Deposit of 10*l.* in name of infant, aged 11, 9th July 1884. In September of the same year the amount was withdrawn on a notice and receipt purporting to be signed by her, but the withdrawal was not entered in her book, which remained in the possession of an aunt, who had, in fact, paid in the money for the daughter's benefit. Shortly before her death the aunt handed over the book to her niece, who sent in a notice of withdrawal, and then first, as she stated, learnt that the money had been withdrawn. She swore that she had never had the money, and had never signed any withdrawal notice that she could remember, but could not take oath that the withdrawal notice, when produced, was not in her writing (which it appeared to be). Award, that depositor was not shown to be entitled to be repaid the 10*l.* withdrawn on a notice signed, or purporting to be signed, by her.

21. Re *Post Office Savings Bank and Oxford Temperance Hall Fund*, ex parte *Richardson;* hearing 23rd August 1887; award 5th September.

Benevolent Society; Alleged Removal of Treasurer.—In the year 1870, a fund was raised for building a temperance hall at Oxford, and the subscriptions, amounting to 51*l.*, which reached the hands of the treasurer, Mr. Richardson, were deposited by him in the Post Office. The account was not dealt with in any way, and the project of building the hall was eventually dropped. The treasurer was desirous of withdrawing the money, in order to return to such of the subscribers as he could trace their donations with interest, and to pay the balance to a charity agreed on by a meeting of the subscribers. It was alleged, however, that at a meeting of the committee held in 1874, Mr. Richardson had been removed from office, and trustees appointed in his place, one of whom, Mr. Packford, refused to consent to the payment to Mr. Richardson. Mr. Packford, however, did not appear at the hearing, when Mr. Richardson swore that the alleged committee meeting in 1874 had not been legally held, he and other subscribers not having been summoned; that the original condition of subscription was that the money should be returned in three years if the hall were not built; that Mr. Packford was not even a subscriber, but only the executor of Mr. Somerford, the late secretary, against whose illegal expenditure he (Richardson) had protested. Mr. Packford was given the opportunity of offering evidence after the hearing by statutory declaration, but did not. Award for payment to Mr. Richardson as treasurer.

22. Re *Post Office Savings Bank and Deposits of John Smith*, ex parte *H. E. Shaw;* award 5th September 1889.

Deceased Seaman, Depositor; No Next of-Kin; Claim of Creditor.—John Smith, a seaman, before leaving for his last voyage, 1887, deposited his savings

savings bank book having 32 *l.* 8 *s.* 9 *d.* to credit, with his landlady as security for his debt to her, 54 *l.* 13 *s.* 4 *d.*, for board, lodging, clothes, drinks, and money lent. He died at sea. Advertisements were published for next-of-kin, and inquiries made of the Board of Trade, with no result. The legally recoverable portion of the claim (verified by statutory declaration), exceeded the amount of the deposits. Award for payment to H. E. Shaw.

(Compare No. 6, *supra.*)

23. Re *Liverpool Savings Bank and Deposits of John Carr and Joseph Kerr as Trustees of the United Society of Holders-up;* hearing 13th September 1889; award 21st September.

Trade Union; Improper Removal of Trustee.—The United Society of Holders-up was a trade union representing a small branch of trade connected with boiler-making and iron ship-building. A movement, supported by Kerr, one of the trustees, had been on foot for some time for the absorption of the Holders-up Trade Union in that of the Boiler-makers and Iron Shipbuilders. It was opposed by the managing committee of the Holders-up, but the feeling in favour of it was too strong, and they had to circulate among the lodges a resolution (which was carried) for winding up the Holders-up Trade Union and joining the Boiler-makers and Iron Shipbuilders. Simultaneously, however, with the resolution for dissolving the Union, the managing committee availed themselves of a rule of their Union (45) which provided that "if any member attempt to break up any lodge he shall be fined 3 *l.* and forfeit all money paid, and all benefits that may be derived from this society until such fine is paid," to pass a resolution fining Kerr 3 *l.*; and under Rule 7, by which trustees continue in office during the pleasure of the branch, his lodge resolved that he was disqualified from being a trustee, and appointed another. Held, that a member could not be punished individually for doing that which the society agreed to do as a body. Award for payment to Carr and Kerr.

24. Re *Post Office Savings Bank and Deposits of William Sharp;* award 30th September 1889.

Deposit in Name of Another; Payment without Deposit Book.—In February 1882, George Herbert, being indebted to his solicitor, William Sharp, deposited money in Sharp's name, correctly stating his address, but describing him as an "engraver," and retained the deposit book. His address was not known, and he was advertised for without result. Award for payment to Sharp.

25. Re *Post Office Savings Bank and Deposits of Mary Ann Bird;* hearing 27th September 1889; award 30th September.

Alleged Error in Deposit Book.—On 23rd February 1889 Mrs. Bird, a depositor, was credited with a deposit of 10 *s.*, she having already deposited 27 *l.* in the same year. On the 7th August she wrote to the Post Office (and swore at the hearing) that she had really deposited 10 *l.* The report of the Postmaster and his clerks was that about the time mentioned she had brought 10 *l.* to deposit, but upon its being pointed out to her that it would exceed the limit, had taken it away again, and that the 10 *l.* were paid in as a different transaction. Held, that if she had proved her case it would only have involved a forfeiture, and that the entries in the book, which tallied with the Postmaster's accounts, were to be deemed correct. Award, that she was not entitled to be credited with more than 10 *s.*

26. Re *Post Office Savings Bank and Deposits of British Gardeners Mutual and Self-supporting Society;* award 30th September 1889.

Dissolved Charitable or Provident Society; Appointment of Trustees.—Account opened in 1871 for charitable or provident society not registered under any Act,

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Act, by John Butler, W. Cryer, and E. C. Hardwick as trustees. In July 1872 notice was given of Butler's resignation, and that E. C. Hardwick, James Pillinger, and W. Cryer were trustees. Pillinger and Cryer died, and the society was dissolved. Statutory declaration by Hardwick and Butler that Butler had not resigned, but was a continuing trustee. Award for payment to Hardwick and Butler (the object being to distribute the funds of the society).

27. Re *Post Office Savings Bank and Deposits of Frank Gittins, in trust for James Fone;* award 1st October 1889.

Payment to Representative of Trustee surviving.—Deposit in 1883 by trustee, under a will in his own name, in trust for one of two *cestui que trusts*, who had not been heard of since 1882, when he was ill with dysentery in Victoria, Australia, and had been advertised for without success in the "Melbourne Argus," in 1878. The trustee having died intestate, on statutory declaration by the husband of the other *cestui que trust* under the will, award for payment to the administratrix of the trustee.

28. Re *London Provident Institution and Deposits of Jane Adams*, ex parte *W. Joseph Adams, commonly called Harper;* hearing 4th October 1889; award 8th October.

Claim of Husband; Change of Wife's Christian Name and Husband's Surname.—Deposit in the name of Jane Adams, wife of W. J. Adams. The money was claimed by William Adams Harper, as her husband surviving. Being bed-ridden, he was represented at the hearing by his son, who produced (1) the baptismal certificate of Judith Harper; (2) the certificate of birth of William Joseph Adams; (3) the marriage certificate of William Joseph Adams and Judith Harper; (4) the burial certificate of Judith Adams Harper. He swore that he had never heard his mother called by any other name than Jane in her lifetime, and only learnt from his father that her real name was Judith when he had to apply for her burial certificate. He explained her change of Christian name by the circumstance that it lent to ridicule in her original position as a barmaid. He explained his father's change of surname by his having been bankrupt in his own name of Adams, and thinking that he would have a better chance in starting again under another name, which led to his adopting his wife's maiden name. In corroboration of his evidence, he produced a letter with the postmark of 1867 directed to "Mr. Harper," and signed by "Your well-wishing Aunt, M. Adams," being, he stated, the person who had advanced money to his father to set up in business as a butcher (the letter expressed the writer's wish that he should "make a good show for Christmas"). Held, that the identity of "Jane Adams" with "Judith Harper," and of W. J. Adams Harper with W. J. Adams was sufficiently established, and award made for payment to W. J. Adams, commonly called W. Adams Harper.

29. Re *Post Office Savings Bank and Deposits of Edson and Akehurst*, ex parte *Excelsior Co-operative Builders and Decorators;* hearing 11th October 1889; award 12th October.

Admitted Secret Trust for Co-operative Society.—Deposit made in the name of two persons jointly. It was claimed by a registered co-operative society as having been deposited for its benefit whilst in course of formation. Edson, one of the joint depositors, who held the book, at first refused to join in withdrawing the money, or to give up the book. Eventually, however, he sent it in to the Registrar, "as I have no further interest in the same." On the sworn evidence of the secretary to the society, and Akehurst, the other joint depositor, assenting, award for payment to the society or to its authorised agent.

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30. Re *Manchester and Salford Savings Bank and Deposits of Elizabeth Aaronson*, ex parte *Manchester Hebrew Congregation*, ex parte *Muller;* hearing 6th September 1889 ; award 19th October.

Excessive Funeral Expenses.—Statutory declaration by the secretary to the Manchester Hebrew Congregation that at the time of the death (24th March 1889) and burial of Elizabeth Harrison it was believed that she had no estate or effects which could be charged with the payment of her funeral expenses, and that she had no known relatives, and that the Manchester Hebrew Congregation undertook her funeral with full knowledge thereof ; that subsequently it was discovered that at the time of her decease she had in addition to wearing apparel and certain articles of jewellery a sum of 66 *l.* 7 *s.* 6 *d.* to her credit in the Manchester and Salford Savings Bank, and that she had grandchildren living, and that the charges for her burial amounted to 50 *l.* This amount was disputed as exorbitant by a grandchild, who swore that for the burial of his mother, according to Hebrew rites, he had paid about 12 *l.* A statutory declaration by Elizabeth Latcham, at whose house Elizabeth Aaronson lodged at the time of her death, stated that on the 22nd March 1889 the secretary to the Manchester Hebrew Congregation mentioned to her a sum of 8 *l.* or 9 *l.* as being required to defray the cost of the funeral. The bill contained items for purchase of ground, headstone, &c., not coming within the strict denomination of funeral expenses. Award for payment out of the deposits of Elizabeth Aaronson of 15 *l.* to the Manchester Hebrew Congregation, or to their authorised officer, in full for the expenses ef her funeral, and of the balance to her nominee, personal representatives, or next-of-kin, with or without production of her deposit book.

[In a closely similar case, where a Jew named Louis Rogalmier died at Liverpool apparently in great poverty, and on the application of his relatives was buried by the Liverpool New Hebrew Congregation, he being in fact entitled to 73 *l.* 17 *s.* 2 *d.* in the Liverpool Savings Bank, the claim of the congregation amounted to the moderate sum of 12 *l.*, which on the statutory declaration of the secretary of the congregation, the only male relative of the deceased in Liverpool consenting, was awarded to be paid with or without production of the deposit book ; Re *Liverpool Savings Bank and Deposits of L. Rogalmier*, ex parte *Liverpool New Hebrew Congregation ;* award 3rd May 1889. Compare also No. 15, *supra.*].

31. Re *Post Office Savings Bank and Deposits of J. J. Coulton ;* award 25th October 1889.

Extent of Right to Claim as True Owner.—In 1885 the solicitor concerned in an administration deposited in his own name 62 *l.* 10 *s.*, being the share in the estate of Mark Bench, one of the next-of-kin, who had not been heard of for about four years. On the assumption of Mark Bench's death, claim was made to the deposits in February 1889 on behalf of his next-of-kin. Held, that Mark Bench being a stranger to the account, no claim could be entertained except on behalf of his legal personal representative. His sister, the claimant, having been so informed (27th August 1889) and having taken no steps to procure letters of administration, award was made for payment to Coulton (the solicitor), whose intention was to pay the money into Court.

32. Re *Post Office Savings Bank and Deposits of Butler and Priestley*, ex parte *Rileys ;* hearing 25th October 1889 ; award 26th.

True Owner ; Trustees appointed by Court.—Settlement 29th September 1873, whereby freeholds, leaseholds, and personal property were conveyed and assigned to Butler and Priestley upon certain trusts which were completely executed, except as to one-fifth share settled for the benefit of Elizabeth Mitchell for her separate use for life, and subject thereto for her children. The trustees invested 30 *l.*, the bulk of the moneys held by them for

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satisfying the trust in favour of Elizabeth Mitchell and her children, in their joint names in the Post Office Savings Bank, 20th January 1873. Butler having died, the account was continued in Priestley's sole name. He died in 1887, leaving no estate, but a will which his widow declined to prove. On the 5th March 1889 the County Court Judge of Yorkshire appointed Joseph Riley and Samuel Butler Riley trustees of the settlement of 29th September 1873, and ordered the transfer to them of all moneys and securities for money, choses in action and all other property whatsoever subject to the trusts of the settlement. Joseph and S. B. Riley having claimed the deposits standing in Priestley's name, and Priestley's widow consenting, on statutory declaration by Joseph Riley, award for payment to them.

33. Re *Post Office Savings Bank and Deposits of J—— S——*; hearings 1st November, 5th November 1889; award 6th November.

Claim for Alleged Payment.—J. S——, a German mechanic, imperfectly acquainted with English, but married to an English wife acquainted with German, swore that he had given 10 *l.* to his wife to deposit on his account, that he had seen both the entry in the book and the acknowledgment, but that the book had been stolen, and that he had no longer the acknowledgment. The wife swore that on the 10th April 1889, to the best of her recollection, she had taken 10 *l.* and the book to the local post office, that the money was received by a young woman whom she believed to be the postmaster's daughter, that it was entered in the book, and the book returned to the husband; that the acknowledgment did not come for nearly a week after. On production of the Post Office documents it was clear that no entry of the 10 *l.* was to be found in the daily returns of takings from the post office in question, from which returns the acknowledgments are made out, and consequently that no acknowledgment could possibly have been issued. The hearing having been adjourned for the appearance of the young lady whom Mrs. S—— alleged to have received the money, she stated at once that she knew Mrs. S—— by sight, but that she had received no money from her in April 1889. No attempt was made by the claimants to cross-examine her.

Award, that J—— S—— was not shown to be entitled to a sum of 10 *l.* alleged to have been deposited on or about 10th April 1889, by M—— S—— in the Post Office Savings Bank to the credit of his account.

[Mr. S—— appeared to be a truthful witness, and it seemed probable that he had been cheated and deceived by his wife.

34. Re *Post Office Savings Bank and Deposits of the Glamorgan Lodge of the Ancient Order of Druids;* award 8th November 1889.

Dissolved Friendly Society.—Deposits made in 1886 by two persons as trustees of a registered friendly society. The society was duly dissolved by instrument. 2nd January 1889. The last registered trustees being dead, and there being no officer capable of giving a discharge, five out of the nine members who had signed the instrument authorised two others of the nine to withdraw the moneys, stating that another was dead and the ninth had gone they did not know where, and these statements were supported by statutory declaration of the two persons so authorised. Award for payment to them.

35. Re *Post Office Savings Bank and Deposits of Mary Lancaster;* hearig 8th November 1889; award 12th November.

Authority of Deposit-Book.—Entry in deposit-book, both in words and figures, of "Ten pounds; 10. 0. 0." Only 10 *s.* was accounted for by the postmaster

postmaster to the Controller. The depositor, Mrs. Lancaster, had begun depositing in May 1887, her highest previous deposit having been 1 *l.* 5 *s.* She explained the largeness of the deposit by stating that she was expecting her confinement; showed by production of a deposit-book for a previous account with the London Provident Institution that she had invested 10 *l.* in 1886 under the same circumstances, and swore that she distinctly recollected having given the 10 *l.* in cash to a servant to deposit, she not being well enough to go herself, and that it contained at least three sovereigns which she had received from one of her two lodgers. Emma Hoskins, the servant, swore that she had taken the money to the bank, and that there were 10 sovereigns wrapped in a piece of newspaper. Miss Mabel Hart, assistant, remembered Emma Hoskins coming, but was prepared to swear that she had never received 10 *l.* Only 10 *s.* was entered in the account of the day's transactions supplied to the Controller. From the evidence of the postmaster, Mr. Hodgson, it appeared that Miss Hart balanced the accounts over night, and that he only saw them the next morning.

Under the 26th Post Office Savings Bank Regulation of 1888, "Every depositor's book shall be deemed to be the property of the Postmaster General, and shall be delivered up as and when required by the Postmaster General." Under the 27th Regulation, Head (4), "If the sum mentioned in any acknowledgment is not identical with the sum actually deposited by a depositor, or the sum entered in such depositor's book, he shall at once, by letter addressed to the Controller of the Post Office Savings Bank, call the attention of the Postmaster General to the discrepancy," but no penalty or forfeiture appears to be incurred by not doing so. It was practically impossible that the acknowledgment sent could be for anything else than 10 *s.*, as that sum only had been reported to the Postmaster General. Mrs. Lancaster could not swear whether she did or did not see the acknowledgment, but stated that she very seldom did see such acknowledgments; not one out of four.

Held, that the Post Office were bound by the entry made by their own officer in a book their own property. Award, that Mary Lancaster was entitled to the deposits standing to her credit in her deposit-book, including a sum of 10 *l.* entered on 13th April 1889.

36 Re *Post Office Savings Bank and Deposits of R. Griffiths*, ex parte *Richards*; hearing 15th November 1889; award 27th November.

Deposit as Security; Award by Consent.—Deposit made, in 1879, by B. Richards, in name of R. Griffiths, as security for a bond entered into by Griffiths on Richards's behalf. The money was claimed by Richards. Griffiths admitted it to be his, and had paid him interest received from the Post Office, but refused to hand over the money till his bond was restored to him. Richards had brought an action against him in the county court, but had produced only a copy of the bond, and had had judgment given against him with costs, which he had not paid. (There appeared to be some indication that the original bond had been in the possession of Richards's solicitor, and might have been mislaid by him.) Held, that no enforceable claim was set up by Richards, but award made, by consent of Griffiths, that deposits were payable to Richards on his delivering up Griffiths's bond or indemnifying him against its loss, and also paying to him all costs and other moneys lawfully due by Richards to Griffiths.

37 Re *Post Office Savings Bank and Deposits of K. A. Turner*, ex parte *H. Edwards*; hearing 13th December 1889; award 16th December.

True Owner.—Claim by father, as administrator to his deceased son, to deposits in the name of a young woman to whom the son had been engaged,

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as being wholly or in part his money. The account had been opened in the name of Katherine Ann Turner, 23rd October 1883. In November or December 1887, the balance in her favour amounting to over 35 *l.*, she became engaged to Charles Edwards, ship steward, a widower. In May 1888 he remitted to her 13 *l.*, and wrote, " In case of anything happening to me I will ask you to keep it, and spend it according to your discretion. She enclosed him in return an I.O.U. for 13 *l.*, and promised it " as safe as in your own keeping." He returned on the 6th September, leaving again on the 20th, after handing over to her 10 *l.* 6 *s.* 8 *d.*, of which part was to pay off two bills. She sent him a fresh I.O.U. for 21 *l.* 10 *s.* 7 *d.*, to cover all money received, viz., the 13 *l.* previously remitted, and 8 *l.* 10 *s.* 7 *d.*, the balance of the 10 *l.* 6 *s.* 8 *d.*, on the understanding that the previous I.O.U. was to be cancelled. On 20th September she paid in 9 *l.* 17 *s.* to her account, being the 8 *l.* 10 *s.* 7 *d.* with some money of her own. Charles Edwards died 9th March 1889. In the latter part of that month Miss Turner was summoned by telegram by Mr. Edwards, senior, who was in pecuniary difficulties, and ended by advancing to him 14 *l.* 2 *s.* 9 *d.* On 1st July (Mr. Edwards, senior, having in the meanwhile received from his son's commanding officer, amongst other things, his correspondence, including Miss Turner's letters and I.O.U.'s) a settlement was come to between them, and a paper signed by him making void all matters relating to the I.O.U. for 21 *l.* 10 *s.* 7 *d.* Although Mr. Edwards claimed the whole of the money in the account as having been remitted by his son, no evidence was offered except as to the two deposits of 13 *l.* and 9 *l.* 17 *s.*, which were covered by the settlement of accounts of 1st July 1889.

Award, that E. W. Edwards was not shown to be entitled to any part of the money standing to the credit of Miss Turner's account.

The following cases were decided in accordance with previous decisions:

Funeral Expenses; see Index to Decisions, Report for 1883, p. 104; Report for 1888, p. 208. Payment of deposit (1 *l.* 16 *s.* 11 *d.*) to mother of infant deceased depositor, towards repayment of funeral expenses of much larger amount; Re *London Provident Institution and Deposits of W. E. Edwards*, ex parte *M. A. Layton;* award 10th January 1889. Payment of deposits (7 *l.* 2 *s.* 4 *d.*) to brother of depositor, towards repayment of funeral expenses of larger amount (7 *l.* 17 *s.*); Re *York Savings Bank and Deposits of Jane Archer*, ex parte *William Archer*; award 28th May 1889. Payment to daughter-in-law of balance of deposits (after payment of claim of guardians, admitted by her, and who held the book) amounting to 2 *l.* 8 *s.* 10 *d.*, towards repayment of funeral expenses of larger amount (3 *l.*); Re *London Provident Institution and Deposits of Jeremiah Bond*, ex parte *Guardians of Whitechapel Union*, ex parte *Marian Bond;* hearing 29th November 1889; award 30th November.

Pauper Lunatic; Claim of Guardians; see Index to Decisions, Report for 1883, p. 106; Report for 1888, p. 210. Payment out of deposits of imbecile pauper, not so found by inquisition, of expenses of guardians for examination, conveyance to the workhouse, lodging, maintenance, medicine, clothing and care of such person; Re *Post Office Savings Bank and Deposits of H. M. Brown*, ex parte *Guardians of Portsea Island Union;* award 16th February 1889. Payment of deposits (133 *l.* 15 *s.* 9 *d.*) of lunatic depositor towards expenses of guardians, total claim 278 *l.* 1 *s.* 11½ *d.*, expenses incurred within last six years, 140 *l.* 16 *s.*; Re *St. Leonards Shoreditch Savings Bank and Deposits of Annie Harding;* award 26th August 1889.

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Presumption of Death of Depositor; see Index to Decisions, Report for 1883, p. 106; and Report for 1888, p. 210. Payment to next-of-kin of deposits of sailor on board the "Merrimac," Confederate war-ship, not seen or heard of since 1861; Re *Union Savings Bank and Government Security Institution, Devonport, and Deposits of W. H. Lawrence*, ex parte *Cornelius Lawrence and others;* award 25th February 1889. Payment to father's executor of deposits of boy of 13, who disappeared shortly after making a first deposit in 1875, and had not since been heard of, though advertised for for two years; Re *London Provident Institution and Deposits of Jacob Lazarus*, ex parte *Eleazar Lazarus;* hearing 22nd November 1889; award 29th November.

Presumption of Death of Next-of-Kin; see Index to Decisions; Report for 1883, p. 106; Report for 1888, p. 210. Payment to children of deceased depositor, a married woman, whose husband had deserted her in 1862, and had not since been heard of; Re *Chorley Savings Bank and Deposits of Mary Berry*, ex parte *Andrew and Sarah Berry;* award 12th October 1889.

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(e.) *Business of the Trustee and Post*

TRUSTEE SAVINGS BANKS,

The following is a statement of the accounts of Trustee Savings

	1.	2.		3.		4.	5.	6.
—	Number of Banks.	Number of Officers		Amount of Security given		Salaries and Allowances of the Paid Officers.	Annual Expenses of Management, inclusive of all Payments and Salaries for the Year ended 20th November 1889.	Rate per Cent. per Annum on Capital of Bank for Expenses of Management.
		Unpaid.	Paid.	By the Unpaid Officers.	By the Paid Officers.			
				£.	£.	£.	£.	s. d.
England and Wales	269	281	1,041	244,970	299,325	87,505	109,396	6 6
Scotland - - -	53	51	230	13,700	63,245	22,366	26,596	5 8
Ireland - - -	22	18	95	4,450	33,350	6,397	7,939	7 8
Islands in the British Seas.	2	2	11	1,400	2,450	1,543	1,687	6 1
TOTAL United Kingdom -	346	352	1,377	264,520	398,370	117,811	145,618	6 5 Average.

The following is a statement of the Savings Bank Annuity business:—

	14. Total Number and Amount of Annuities granted from the Commencement.							
—	Life				Terms of Years.			
	Immediate.		Deferred.		Immediate.		Deferred.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
		£. s. d.		£. s. d.		£. s. d.		£. s. d.
England and Wales	8,546	179,372 16 6	807	15,562 19 -	244	4,117 14 6	13	185 - -
Scotland - -	1,772	40,328 3 -	69	1,302 15 -	7	140 - -	-	—
Ireland - -	266	6,108 6 -	5	92 - -	7	156 - -	2	40 - -
Islands in the British Seas.	36	690 12 6	-	—	-	—	-	—
TOTAL United Kingdom -	10,620	226,499 18 -	881	16,957 14 -	258	4,413 14 6	15	225 - -

Office Savings Banks in 1889.

20TH NOVEMBER 1889.

Banks, as returned to the National Debt Commissioners:—

Report.

7. Rate of Interest paid to Depositors.	8. Number of Accounts remaining Open, 20th November 1889.	9. Total Amount owing to Depositors on 20th November 1889.	10. Total Amount invested with the National Debt Commissioners on 20th November 1889, excluding Surplus Fund.	11. Balance in the Hands of the Treasurer on 20th November 1889.	12. Total Amount of the separate Surplus Fund in the Hands of the Commissioners on 20th November 1889.	13. Total Amount of Government Stock standing to the Credit of Depositors on 20th November 1889.	—
£. s. d.		£.	£.	£.	£.	£.	
2 9 10	1,115,744	32,939,977	33,028,628	216,798	339,301	1,005,788	England and Wales.
2 9 4	359,679	9,372,745	9,355,853	75,070	11,833	147,793	Scotland.
2 8 2	50,455	2,065,826	2,058,938	14,352	6,957	20,168	Ireland.
2 10 -	25,716	553,003	553,000	1,814	3,190	1,500	Islands in the British Seas.
2 9 8 Average.	1,551,594	44,931,551	44,996,419	308,034	361,281	1,175,249	TOTAL United Kingdom.

The receipts and payments were as follows, excluding Friendly and Charitable Societies and Penny Banks:—

—	15. Annual Number of Receipts from Depositors in Money, Year ended 20th November 1889.	16. Annual Number of Payments to Depositors in Money, Year ended 20th November 1889.	17. Average Amount of Receipts from Depositors in Money, Year ended 20th November 1889.	18. Average Amount of Payments to Depositors in Money, Year ended 20th November 1889.
			£. s. d.	£. s. d.
England and Wales - -	1,361,940	842,133	3 16 8	7 4 2
Scotland - - - - -	782,138	398,895	3 2 4	5 17 6
Ireland - - - - -	68,873	57,184	5 9 -	6 15 2
Islands in the British Seas -	9,227	6,377	6 17 2	12 9 6
TOTAL United Kingdom	2,222,178	1,304,889	3 12 10	6 16 1

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On comparing these tables with those of the previous year, it will be found that the total number of Trustee Savings Banks has diminished during the year by 36, of which 34 in England and Wales, and two in Ireland; those in Scotland and the Islands in the British Seas remaining the same. The number of officers both unpaid and paid has naturally diminished in consequence, but it is remarkable that whilst the number of paid officers has fallen from 1,468 to 1,377, the amount of security given by this diminished number has risen from 385,115 *l.* to 398,370 *l.*, the average amount of security per paid officer rising thus from 262 *l.* 6 *s.* 9 *d.* to 289 *l.* 5 *s.* 1 *d.* Moreover, whilst, as respects unpaid officers, the diminution in number is general (except as respects the "islands," where the number remains the same); as respects paid officers, there is, notwithstanding the falling off in the general total, an actual slight increase in number in Scotland, where alone there is also an increase in the security given by unpaid officers. Ireland, on the other hand, forms the solitary exception to the increase in the security given by paid officers. The salaries and allowances to paid officers and the total annual expenses of management have both diminished, the rate per cent. per annum on the capital of the banks for expenses of management remaining the same, although in Scotland and in the islands the salaries and allowances to paid officers have increased, and the total expenses of management in Scotland. The rate of interest paid to depositors has fallen from 2 *l.* 14 *s.* 2 *d.* to 2 *l.* 9 *s.* 8 *d.*, the diminution being general. The number of accounts remaining open at the end of the year has fallen from 1,579,546 *l.* to 1,551,594 *l.*, decrease 27,952 *l.*, but this decrease arises solely in England and the Islands, Scotland and Ireland showing an increase. The total amount owing to depositors has, in like manner, fallen from 46,402,483 *l.* to 44,931,551 *l.*, decrease 1,473,032 *l.*, notwithstanding an increase in Scotland and Ireland; and the total amount invested with the National Debt Commissioners has, in like manner, fallen from 46,349,725 *l.* to 44,996,419 *l.*, decrease 1,353,306 *l.*, notwithstanding the like partial increases. The balance in the hands of the treasurers, on the other hand, shows an increase of 2,000 *l.* (308,035 *l.* instead of 306,035 *l.*), notwithstanding a decrease in England only. The separate surplus fund in the hands of the National Debt Commissioners again shows a general increase of 41,902 *l.* (361,281 *l.* instead of 320,379 *l.*). The increase in the total amount of Government stock standing to the credit of depositors is also general, except as respects the Islands, and amounts to 134,897 *l.* (1,175,248 *l.* instead of 1,040,356 *l.* The annuity business, which remained quite stagnant in Ireland, showed a diminution, notwithstanding some increase in Scotland, and under one head in the Islands. The number of receipts from depositors (societies and penny banks excluded) showed an increase, general with the exception of the Islands, the number of payments a decrease, notwithstanding an increase in Scotland and Ireland. The average amount both of deposits and repayments fell, in the former case from 3 *l.* 17 *s.* 4 *d.* to 3 *l.* 12 *s.* 10 *d.*, in the latter from 6 *l.* 18 *s.* to 6 *l.* 16 *s.* 1 *d.* (the Islands alone excepted in both cases).

On

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On the whole, the above figures seem to show that some effort had been made by the trustees and managers of trustee savings banks during the twelvemonth to put to profitable use the exposures in recent years (chiefly through the reports of the Hon. E. L. Stanley and Mr. Harold C. Perry) of the mismanagement of some bodies of their class, and the investigations of the House of Commons Committee on Savings Banks, presided over by the Right Honourable J. G. Shaw Lefevre, M.P.

Post Office Savings Bank.

The Report of the Postmaster General for 1889 shows an increase, but not a very considerable one, in the number and amount of deposits, the total sum credited to depositors on the 31st December 1889 amounting, however, to 62,999,620 *l.* as against 58,556,394 *l.*, an increase of 4,443,226 *l.* The total number of accounts open at the end of the year was 4,507,809, or 286,882 more than in 1888, the vast majority of these being in England. The proportion to population, if remaining stationary in England (1 to 7), has increased from 1 to 27 to 1 to 25 in Scotland, and from 1 to 31 to 1 to 25 in Ireland. The number of registered friendly societies authorised during the year to open accounts without limit of amount was 800 (24 less than in 1888); the number of provident and charitable societies authorised to open accounts during the year rose, on the other hand, from 2,033 to 2,197, an increase of 164. During the year, 31 (?) Trustee Savings Banks were closed, and deposits amounting to 716,814 *l.*, and stock investments of the nominal value of 13,860 *l.*, transferred to the Post Office Savings Bank, in addition to 48,268 *l.* deposits and 3,144 *l.* stock transferred in the ordinary course of business. The total number of stock accounts open on the 31st December 1889 was 46,993, and the total amount of stock held was 4,175,634 *l.*; the amount of stock bought during the year being 1,003,368 *l.* The total number of life insurances granted was 671, as compared with 580 in 1888, but for a smaller total amount, 32,832 *l.* as against 34,819 *l.* On the other hand, the annuities purchased were only 1,119, as against 1,133 in 1888. Great efforts have, however, been made to bring more prominently before the public the advantages offered by the Department. On the 31st December 1889, the number of life insurances in force was 6,504 (as against 6,210 in 1888), of immediate annuities, 10,772 (as against 10,358 in 1888), and of deferred annuities, 1,110. The report of the Controller, from which extracts are given in an Appendix, refers to Post Office Savings Banks at the Cape of Good Hope, in Canada, Jamaica, British Guiana, South Australia, Queensland, New Zealand, and Ceylon, among British Colonies; as also in France, Austria, Hungary, Belgium, the Netherlands, Sweden, Russia, and Hawaii, observing that the adoption of Postal Savings Banks in Russia leaves Germany, he believes, alone among the great powers of Europe without such a system. The following are tabular statements of the business done during the year:—

POST OFFICE SAVINGS BANKS.

Business done in 1889.

1. Number of Post Office Savings Banks.	2. Number of Deposits.	3. Amount of Deposits.	4. Average Amount of Deposits.	5. Interest Credited to Depositors.	6. Number of Withdrawals.	7. Amount of Withdrawals.	8. Average Amount of Withdrawals.	9. Charges of Management.	10. Average Cost of Transactions.
		£.	£. s. d.	£.		£.	£. s. d.	£.	d.
9,353	8,101,120*	19,814,308*	2 8 $11\frac{1}{2}$‡	1,443,186	2,757,848†	16,814,268†	6 1 11‡	336,954§	$7\frac{1}{16}$ §

* Including, as well as ordinary deposits: (*a*) Deposits for immediate investment in stock; (*b*) Amounts realised by sale of stock and stock certificates obtained; (*c*) Dividends; (*d*) Deposits for purchase of annuities, and payment of insurance premiums, and (*e*) Amounts credited in respect of sums payable to annuitants and insurants, and their representatives.

† Including, as well as ordinary withdrawals: (*a*) Withdrawals for investment in stock, with commission; (*b*) Withdrawals consequent on sale of stock and obtaining stock certificates, with commission and fees; (*c*) Withdrawals for purchase of annuities and payment of insurance premiums, and (*d*) Amounts paid to annuitants and insurants, and their representatives.

‡ Calculated on the gross number and amount of deposits and withdrawals, including those connected both with the stock and annuity and insurance business.

§ Net amount, after deducting the sum received for commission on stock transactions.

ANNUITIES AND LIFE INSURANCES.

Business done in 1889.

ANNUITIES.

IMMEDIATE.					DEFERRED.			
Contracts entered into.		Receipts.	Payments.		Contracts entered into.		Receipts.	
Number.	Amount of Annuities.	Amount of Purchase Money.	Number.	Amount of Annuities.	Number.	Amount of Annuities and Monthly Allowances.	Number.	Amount of Purchase Money and Instalments of Premiums.
	£.	£.		£.		£.		£.
988	23,361	292,846 *	17,537*	193,140 *	131	2,858 *	934 *	11,464 *

* More than in any previous year

- - - - - - POST OFFICE SAVINGS BANKS.

- - - - - - - *Business done in* 1889.

11. Number of Accounts Opened.	12. Number of Accounts Closed.	13. Number of Accounts Open at End of Year.	14. Amount, including Interest, at Credit of Open Accounts at Close of Year.	15. Average Amount to Credit of each Open Account.	16. Per-centage of Cost of Management to Total Fund.	17. Total Sum to Credit of Post Office Banks on National Debt Commissioners' Books at Close of Year.	18. Balance in Hand of Postmaster General, after providing for Outstanding Accounts.	19. Total Value of Assets applicable to Payment of Depositors.
			£.	£. s. d.	s. d.	£.	£.	£.
924,010	637,128	4,507,809	62,999,620	13 19 6	10 $8\frac{1}{4}$	64,736,512	256,315	65,296,827

		£.
Total amount received from Depositors, including interest, to 31st December 1889	- -	281,611,739
Total amount repaid to Depositors, to 31st December 1889	- - - - - -	218,612,109

Number of Transactions.		Number of Accounts.		
Deposits.	Withdrawals.	Opened.	Closed.	Remaining Open.
104,208,490	36,370,186	14,115,037	9,607,228	4,507,809

Average cost of each transaction, to 31st December 1889 - - - $7\frac{6}{16}$ *d.*

No sum was paid into the Exchequer for excess of interest in 1889, but the sum of 176,936 *l.*, the cost of the site of the new savings bank buildings in Queen Victoria-street, and 12,261 *l.* towards the cost of the new building, have been paid for out of Post Office Savings Bank Funds.

- - - - ANNUITIES AND LIFE INSURANCES.

- - - - - - *Business done in* 1889.

ANNUITIES			LIFE ASSURANCES.					
DEFERRED.		Fees received (Immediate and Deferred).	Contracts.		Receipts.		Payments.	
Payments.								
Number.	Amount.		Number.	Amount of Insurances.	Number.	Amount of Premiums and Fees.	Number.	Amount of Claims on Death and Surrender.
	£.	£.		£.		£.		£.
343 *	4,097 *	214	671 *	32,832 *	12,275 *	15,112 *	343 *	7,473 *

Report.

XXI.—RAILWAY SAVINGS BANKS.

According to the 11th Annual Report of the Great Eastern Railway Savings Bank for the year ending 31st December 1889, new accounts had been opened with 474 depositors, and 82 closed during the year, leaving 3,118 as the total number, being an increase of 392, or one more than that of 1888 over 1887. There were 5,429 deposits, amounting to 41,728 *l.* 12 *s.* 9 *d.*, the repayments being 24,733 *l.* 12 *s.* 11 *d.*, and the addition made to depositors' accounts for interest 4,614 *l.* 14 *s.* 3 *d.* The balance in hand, 31st December 1889, to the credit of depositors, was 126,126 *l.* 7 *s.* 9 *d.*, an increase of 21,609 *l.* 14 *s.* 1 *d.*, or not far from 1,000 *l.* more than in 1888, and more than equivalent to the total yearly balances of the first three years of the bank's existence. The largest class of deposits continues since 1887, to be that of sums of 5 *l.* and upwards (1,454), the next largest being that of sums of 1 *s.* and under 5 *s.* (944). With respect to withdrawals, the number has always increased with the amount (except that in 1888 the numbers were the same in two immediately following classes).

The 5th Report of the Lancashire and Yorkshire Railway Provident Savings Bank, for the year ending 30th November 1889, shows 12,140 *l.* 7 *s.* 4 *d.* deposited, to which 991 *l.* 16 *s.* 3 *d.* was added for interest, and 6,581 *l.* 1 *s.* 2 *d.* withdrawn, leaving a balance to credit of depositors of 30,907 *l.* 13 *s.* 7 *d.*, an increase of 6,551 *l.* 2 *s.* 5 *d.* A statement of balances due to depositors under their numbers is as usual annexed, which, compared with the previous year, shows considerable additions to several accounts. Thus, whilst the highest balance in the previous year was 217 *l.* 7 *s.* 11 *d.*, 13 other accounts exceeding 200 *l.*, there is now an account of 276 *l.* 15 *s.* 1 *d.*, one of 275 *l.* 9 *s.* 1 *d.*, one of 275 *l.* 4 *s.* 9 *d.*, and no less than 21 more exceeding 200 *l.*, eight of which exceed 270 *l.* The total number of accounts open was 1,216, an increase of 210 over the previous year.

The London and South Western Railway Savings Bank has published its 7th report, for the year ending 31st December 1889, which shows 290 new accounts opened and 99 closed, leaving 1,157 as the total number of depositors, an increase of 191 in the year. The directors express their regret that the number of depositors has not more rapidly increased, notwithstanding the increased rate of interest given, the additional facilities for making deposits through the collectors of the bank, and other advantages afforded by the late alteration of rules. There were 16,796 deposits, amounting to 13,364 *l.* 12 *s.* 2 *d.*, and 1,374 *l.* 15 *s.* 2 *d.* was added for interest; the withdrawals were 819, representing 6,957 *l.* 11 *s.* 11 *d.*, and the total balance to depositors' credit was 40,010 *l.* 3 *s.* 2 *d.*, an increase of 7,781 *l.* 15 *s.* 5 *d.* over the previous year. In strong contrast to the present experience of the Great Eastern Railway, but following otherwise the general rule, the largest number of deposits is and has always been that of sums of 1 *s.* and under 5 *s.* (in this case the lowest amounts received), viz., 9,643, the next of

Report.

of sums of from 5 *s.* to 10 *s.* (4,304), and the third of sums of from 10 *s.* to 1 *l.* (1,536). The withdrawals, however, as in the case of the Great Eastern Bank and most others, increase progressively with the amounts withdrawn.

The Manchester, Sheffield, and Lincolnshire Railway Provident Savings Bank sends the return for the 30th year, ending 31st March. There had been 26,017 deposits during the year (an increase of only 45 over last year), amounting to 55,348 *l.* 9 *s.*, and 2,640 repayments (an increase equally of 45), amounting to 8,217 *l.* 18 *s.* 4 *d.*; the interest added to depositors' accounts amounted to 3,850 *l.* 9 *s.* 9 *d.*, and the total balances were 372,392 *l.* 6 *s.* 5 *d.* as against 350,323 *l.* 18 *s.* 4 *d.* at the beginning of the year, an increase of 22,068 *l.* 8 *s.* 1 *d.* (rather over 1,000 *l.* less than in the previous year). The accounts, as mentioned on former occasions, are divided into two branches, Manchester and Gorton Locomotive, the transactions of the latter being comparatively very small. Here again, the most numerous class of deposits are those between 1 *s.* and 5 *s.*, 14,164; next those under 1 *s.*, 2,881; nor do the repayments follow quite the usual progression, 375 accounts had been opened during the year, besides 11 renewed, as against 207 closed, leaving 3,169 open as compared with 2,990 in the previous year, an increase of 179.

The 8th Report of the Metropolitan District Railway Company's Savings Bank, for the year ending 31st December 1889, shows that 34 new accounts were opened and 24 closed during the year, giving an increase of 10, the total number of depositors being only 355. The sums received in 4,948 deposits amounted to 5,763 *l.* 5 *s.* 1 *d.*, the withdrawals, 351 in number, amounting to 2,923 *l.* 5 *s.* 6 *d.* The addition of interest was 559 *l.* 6 *s.* 2 *d.* and the total balance 15,592 *l.* 3 *s.* 10 *d.*, being 3,399 *l.* 5 *s.* 9 *d.* more than that of the previous year. A statement by their numbers of the deposit accounts shows a few of large amounts, as 751 *l.* 17 *s.* 7 *d.*, 734 *l.* 1 *s.* 1 *d.*, 577 *l.* 4 *s.* 2 *d.*, 519 *l.* 11 *s.* 1 *d.*, and 42 others exceeding 100 *l.*

The Metropolitan Railway Provident Savings Bank is nearly as old again as the last. The 16th Report for the year ending 30th April 1890 states, that 45 new accounts were opened during the year, and 28 closed; increase 17. There were 9,953 deposits, amounting to 9,605 *l.* 18 *s.* 8 *d.*; and 935 withdrawals, amounting to 7,763 *l.* 8 *s.* 5 *d.* The interest credited was 1,262 *l.* 18 *s.* 6 *d.*, and the total balance 33,895 *l.* 13 *s.* 4 *d.*, representing an increase of 3,165 *l.* 8 *s.* 9 *d.* during the year. The largest class of deposits, amounting to 46·39 of the whole, was of sums above 1 *s.* and below 5 *s.* (4,617); the next of sums under 1 *s.*, amounting to 22·96 per cent. (2,285); the next of sums between 5 *s.* and 10 *s.*, amounting to 13·02 per cent. (1,296). Deposits of 5 *l.* and upwards were only 258 in number, representing 2·59 of the total. The withdrawals always went on increasing in number with the amounts. A list of accounts shows individual balances of 965 *l.* 12 *s.* 2 *d.*, 752 *l.* 12 *s.* 4 *d.*, 663 *l.* 15 *s.* 3 *d.*, 660 *l.* 14 *s.*, 648 *l.* 2 *s.* 3 *d.*, 612 *l.* 2 *s.* 8 *d.*, 609 *l.* 0 *s.* 8 *d.*, 578 *l.* 0 *s.* 6 *d.*, 568 *l.* 10 *s.*, 535 *l.* 18 *s.* 6 *d.*, 531 *l.* 9 *s.* 2 *d.*, 529 *l.* 17 *s.* 6 *d.*, 520 *l.* 4 *s.* 5 *d.*, and 78 others above 100 *l.*

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The South Eastern Railway Provident Savings Bank completed its 21st year on the 30th April 1890; 399 accounts had been opened during the year, and 211 closed, making an addition of 188, and giving a total of 3,674 accounts open; 9,299 deposits had been received, amounting to 40,562 *l.* 1 *s.*, and 1,773 repayments made, amounting to 30,706 *l.* 8 *s.* 9 *d.*; 10,454 *l.* 5 *s.* 2 *d.* was allowed for interest, and the accumulated fund to depositors' credit amounted to 274,342 *l.* 15 *s.* 1 *d.*, an increase of 20,309 *l.* 17 *s.* 5 *d.* during the year. The year's transactions had been among the most successful, there being a larger number of depositors, more deposits, fewer withdrawals, and a good addition to the funds. Deposits of 1 *s.* and under 5 *s.* were still the largest class (51,498), followed by those under 1 *s.* (32,421), and then by those of 5 *l.* and upwards (21,275). The withdrawals always increase in number with the amounts. With the report is printed that of the annual meeting, at which an address was delivered by Mr. Gladstone.

The 15th Report of the Caledonian Railway Savings Bank, for the year ending 31st December 1889, states that the deposits of the year amounted to 63,635 *l.* 7 *s.* 8 *d.*; the repayments to 47,689 *l.* 4 *s.* 1 *d.*; the interest credited to 10,082 *l.* 12 *s.* 6 *d.*, and the balance to depositors' credit to 275,490 *l.* 8 *s.* 4 *d.*, being an increase of 26,638 *l.* 15 *s.* 10 *d.*, as compared with 23,022 *l.* 5 *s.* 8 *d.* in 1888, or nearly 2,000 *l.* more than the total balance at the end of the first year. The number of accounts open was 2,645,* being an increase of 162 over last year. The report does not classify the deposits or repayments.

The following table gives, with the year of existence, the number of accounts, balances, increases of balance during the year, and average balances per account of the banks reporting. The last item naturally increases with the age of the bank, but not in strict proportion to it; thus the average of deposits in the Metropolitan Railway Savings Bank in its 16th year is considerably less than in the Metropolitan District Bank in its 8th, and still more so than the London and South Western in its 7th, and the Caledonian Railway Bank in its 15th year ranks second in the list, before both the Metropolitan District Bank and the South Eastern Railway Bank in its 21st year:—

Year of Existence.	Railway Savings Banks.	Accounts.	Balance.			Increase of Balance.			Average Balance per Account.		
			£.	s.	d.	£.	s.	d.	£.	s.	d.
11th -	Great Eastern - - - -	3,118	126,126	7	9	21,609	14	1	40	9	–
5th -	Lancashire and Yorkshire - -	1,216	30,907	13	7	6,551	2	5	25	8	4
7th -	London and South Western - -	966	40,010	3	2	7,781	15	5	45	11	2
30th -	Manchester, Sheffield, and Lincolnshire.	3,169	372,392	6	5	22,068	8	1	117	10	2½
8th -	Metropolitan District Railway -	355	15,592	3	10	3,399	5	9	43	18	5
16th -	Metropolitan Railway - - -	999	33,835	13	4	3,105	8	9	33	17	7
21st -	South Eastern Railway - -	3,674	274,342	15	1	20,309	17	5	74	13	5
		13,497	893,208	3	2	84,825	11	11			
15th -	Caledonian - - - - -	2,645	275,490	8	4	26,038	15	10	103	3	1

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* Stated at 2,644 in the table overleaf.

Report.

XXII.—SUMMARY OF ANNUAL RETURNS.

The following is a Summary of Annual Returns received by the Central Office:—

Societies.	Number of Societies or Branches.	Number of Returns.	Number of Members.	Amount of Funds.
				£.
Societies and Branches under the Friendly Societies Acts (to 31st December 1888).	- -	17,845	—	—
Industrial and Provident Societies (to 31st December 1888).	1,194	1,097	792,809	11,208,029
Building Societies - - - -	- -	2,157	370,678	50,778,797
Trade Unions (to 31st December 1888).	254	149	346,309	688,652
Loan Societies (to 31st December 1888).	334	333	39,960	273,003
Railway Savings Banks - - -	7	7	13,497	893,208
Scotch - - ditto - - -	1	1	2,645	275,490
TOTAL - - -	- -	21,589	—	—

Showing an increase of 692 returns over the previous year.

For details as to the work of the Scotch and Irish branches of the office, the Chief Registrar refers, as usual, to the Reports of the Assistant Registrars for Scotland* and Ireland.

(signed) *J. M. Ludlow,*
Chief Registrar of Friendly Societies.

28, Abingdon-street, Westminster,
August 1890.

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* Mr. Paul kindly prepared his report before going out of office.

Report.

SCOTLAND.

REPORT of the ASSISTANT REGISTRAR of FRIENDLY SOCIETIES for *Scotland* to the CHIEF REGISTRAR of FRIENDLY SOCIETIES for the Year 1889.

THE Assistant Registrar, in submitting the following Report of the work of his office for the year ending 31st December 1889, has to state that it is the last Report which he will have the honour to submit, as, consequent on his appointment to another office, he has resigned that of Registrar. He would take this opportunity of expressing his warmest thanks to the Chief Registrar and his Colleagues in the Registry Office for the uniform courtesy and kindness shown him since his appointment in 1879. His relations with one and all have ever been of the most cordial character, and it is with sincere regret that he now parts with them. A table showing the work of the office for the last 10 years is appended to the Report.

FRIENDLY SOCIETIES.

Five new societies were registered during the year, being one more than last year, and the same number as in 1887:—

1 Dalbeattie Juvenile Lodge of Oddfellows.
2. Golden Eagle Friendly Society.
3. Caledonian Order of United Oddfellows.
4. Rob Roy Juvenile Foresters' Friendly Society.
5. Galashiels Juvenile Foresters' Friendly Society.

There is no doubt that the old type of Independent Friendly Society is becoming more and more unpopular in Scotland. From the above list it will be seen that three of the societies registered during the year are Juvenile Societies, and though nominally separate societies they are all really in connection with an adult branch of an order. The Golden Eagle Society had for its objects the providing of marriage portions to young men and maidens, or for the payment to them of a certain sum on attaining a specified age. It remains to be seen whether there is room for a society of this sort. The Caledonian Order of Oddfellows is the result of a split in the Bolton Unity of Oddfellows, in consequence of which most of the branches of that order in Aberdeen have seceded and formed themselves into a separate order. Thus, out of the five societies registered in 1889, not one possesses the features of the ordinary old local independent society.

No

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No Benevolent Societies, Working Men's Clubs, or Specially Authorised Societies were registered.

Three societies registered complete amendments, being the smallest number registered since the passing of the Act of 1875. Twenty-three registered partial amendments, about the average number.

Seven dissolutions by instrument were registered:—

1. Ancient Order of Shepherds, Sanctuary Greyfriars; certified 7th December 1874. Number of members, 44. The Branch was stated to have neither assets nor liabilities, and an examination of its last annual return showed that its funds then amounted to less than 4 *l.*

2. Chapelhall Friendly Society, No. 70, Lanark; certified 29th October 1832. Number of members, 27. After giving three superannuated members 1 *l.* and a member's widow 2 *l.*, the remainder of the funds, which was said only to amount to 3 *l.*, was divided.

3. Kilmaurs Fellow Feeling Society, No. 98, Ayr; certified 19th November 1866. Number of members, 44; assets, 364 *l.*; equally divided.

4. Greengars Hawthorn Lodge of Free Gardeners' Friendly Society, No. 478, Lanark; registered 30th June 1879. Number of members, 23; assets, 50 *l.*; equally divided.

5. Kames Friendly Society, No. 2, Argyle; certified 4th April 1866. Number of members, 116; assets, 50 *l.*; outstanding claims paid and balance divided amongst those on the sick list of the society.

6. Volunteer Loyal Orange Lodge Friendly Society, No. 498, Lanark; registered 4th November 1886. Number of members, 30; assets, 13 *l.*; divided in proportion to the amount of money paid in by each member.

7. Greenock Carters' Friendly Society, No. 122, Renfrew; registered 18th May 1886. Number of members, 58; assets, 55 *l.*; equally divided.

There were no dissolutions by award, and no irregular dissolutions were noted.

Three societies registered in England recorded their rules in Scotland, one of them being the United Sisters Friendly Society, Suffolk Unity. Four societies recorded amendments on their rules.

As a proof that though the registration of isolated societies has reached a very low point, the friendly society principle is stronger now than it ever was in Scotland, attention may be drawn to the fact that during 1889 no fewer than 85 branches were registered, being 11 more than last year, and 28 more than in any other year since 1880. The British Order of Ancient Free Gardeners stand at the head of the list with 25 new branches, the Loyal Order of Ancient Shepherds and the Independent Order of Rechabites come next with 17 each, then follow the Irish National Foresters with 11, the St. Andrew Order of Ancient Free Gardeners with nine, the National Independent Order of Oddfellows with three, while the Bolton Unity of Oddfellows, the Scottish Mechanics, and the United Sisters registered one each. Neither of the two large orders, the Manchester Unity of Oddfellows, and the Ancient Order of Foresters registered a single new branch.

Report.

The following is a list of the branches arranged under the different orders to which they belong :—

British Order of Ancient Free Gardeners.

1. Nil Desperandum Lodge, West of Scotland District.
2. Queen's Fern Lodge - - ditto.
3. Daisy Lodge - - - - ditto.
4. Cherry Blossom Lodge - - ditto.
5. Queen's Pansy Lodge - - ditto.
6. Lily Oak Lodge - - - ditto.
7. Ivy Queen Lodge - - - ditto.
8. Fairfield Lily Lodge - - ditto.
9 Thistle of Patrick Lodge - ditto.
10. Catrine Thistle Lodge - Kilmarnock District.
11. Tree of Life Lodge - - ditto.
12. Palm Tree Lodge - - - ditto.
13. Loudoun Yew Tree Lodge - ditto.
14. Red Craig Flower Lodge, Kirkcaldy District
15. Honeysuckle Lodge - - ditto.
16. Rothes Oak Lodge - - ditto
17. Sunflower Lodge - - ditto.
18. Daisy Lodge - - - East of Scotland District.
19. Lily of St. Leonard's Lodge - - ditto.
20. Pansy Blossom Lodge - - - ditto
21. Fuschia Blossom Lodge - - ditto.
22. Huntley Lodge, Aberdeen District.
23. Rosebery Lodge - ditto.
24. Lilac Lodge - ditto.
25. Linwood Thistle Lodge, Renfrewshire District.

Loyal Order of Ancient Shepherds, Ashton Unity.

26. Allan Lodge - - - City of Glasgow District.
27. William Russell Lodge - - ditto.
28. James Smith Lodge - - ditto.
29. Earl of Carrick Lodge - - ditto.
30. Campsie Lodge - - - ditto.
31. J. A. Weir Lodge - - - ditto.
32. Bellsfield Lodge - - - ditto.
33. Pride of Burnawn Lodge - ditto.
34. Crook and Plaid Lodge - ditto.
35. Mearns Lodge, Dundee District.
36. Granite Lodge ditto.
37. Abertay Lodge ditto.
38. St. Bernard's Lodge - Edinburgh and Leith District.
39. Shepherds' Fountain Lodge - - ditto.
40. Nairn of St Mary's Lodge - - ditto.
41. Crook and Plaid Lodge, Dumbarton District.
42. City of Aberdeen District.

Report.

Independent Order of Rechabites, Salford Unity.

43. Phœnix Tent - - Glasgow District.
44. Hope of Shettleston Tent ditto.
45. Press Forward Tent - ditto.
46. Anchor of Hope Tent - ditto.
47. Inverary Tent - - - ditto.
48. St. Clair Tent - - Edinburgh District.
49. Sir William Wallace Tent - ditto.
50. Adam Smith Tent - - ditto.
51. Macduff Castle Tent - - ditto.
52. Thistle Tent - - - ditto.
53. Ayrshire District.
54. Daniel Tent Ayrshire District.
55. Rowallan Tent - ditto.
56. St. Margaret Tent ditto.
57. Queen's Jubilee Tent, Dumfries and Kirkcudbright District.
58. Hope of Wick Tent.

(Juvenile Section.)

59. Bonaccord Tent.

Irish National Foresters.

60. Branch Father Murphy, Glasgow and West of Scotland District.
61. Branch Cahir Roe - - - - ditto.
62. Branch Star of the Sea - - - ditto.
63. Branch Father Bonnyman - - ditto.
64. Branch Sir Charles Russell - - ditto.
65. Branch Charles Stuart Parnell, Dundee District.
66. Branch Father Mathew - - ditto.
67. Branch William O'Brien - - ditto.
68. Branch John Mandeville
69. Branch W. E. Gladstone.
70. Branch Justin M'Carthy.

St. Andrew Order of Ancient Free Gardeners.

71. Mugdock Castle Lodge.
72. St. Mungo Lodge.
73. Vale o' the Esk Lodge.
74. Earl of Zetland Lodge.
75. The Olive Branch Lodge.
76. Star Lodge.
77. Palm Lodge.
78. Vine Blossom Lodge.
79. Blythswood Lodge.

Report.

National Independent Order of Oddfellows

80. Laich o' Moray Lodge, Keith District.
81. Loyal Springvale Lodge, Edinburgh District.
82. Loyal Ythan Lodge, Aberdeen District.

Ancient Noble Order of United Oddfellows, Bolton Unity.

83. Fyvie Lodge.

Independent United Order of Scottish Mechanics.

84. Dr. Johnstone Lodge.

United Sisters Friendly Society, Suffolk Unity.

85. Caledonian Court.

One conversion was registered in connection with the Loyal Order of Ancient Shepherds, viz. :—

86. Blue Bell Lodge, Paisley District.

Thirty-five branches registered complete amendments of their rules, the largest number since 1879, except last year when the abnormal number of 118 was reached. The partial amendments of branch rules registered during the year amounted to 49, an average number, though considerably below last year's record.

As might be expected from the steady growth of branches, the number of appointments of trustees registered increases year by year. Last year it stood at 208, this year it has reached 217. Ninety-two societies and branches intimated a change of office, being 29 above the year 1887, which was the highest on record.

One society changed its name, by special resolution, from "The North of Scotland Railway Servants' Sick and Death Benefit Society" to the "Scottish Railway Servants' Friendly Society."

Sixty-six valuation returns were received during the year, fifty-two of which were from the St. Andrew Order of Ancient Free Gardeners and its branches.

Industrial and Provident (*Co-operative*) *Societies.*

Seven new societies were registered during the year, being two more than last year, but still considerably below the average number :—

1. Scotstoun and Whiteinch Co-operative Society.
2. Bellshill and Mossend Co-operative Society.
3. Forfar High-street Co-operative Association.
4. East Lothian Provident and Investment Society.
5. New Cumnock Co-operative Society.
6. Wishaw Co-operative Society.
7. Cupar and District Co-operative Society.

One

Report.

One society, The Co-operative Union, recorded its rules in Scotland.

One society was dissolved by instrument of dissolution, viz., The Kirkintilloch Building and Investment Society, while two societies intimated the commencement of their winding-up under the Companies Act, viz. :—

1. Govan Equitable Co-operative Society.
2. St. Johnstoun Co-operative Society.

A much larger number than usual of amendments of rules, both complete and partial, was registered during the year. Twenty societies registered complete amendments, the largest number (with the exception of 1878, when the figures reached 22) since the passing of the Act, while the partial amendments far exceeded any previous year, amounting as they did to 39.

Six societies intimated a change of office.

BUILDING SOCIETIES.

Four new building societies received certificates of incorporation, the largest number for the last 10 years. It will be observed, however, that three out of the four are societies belonging to the same type :—

1. Dumfries and District Economic Building Society.
2. Arbroath and District Economic Building Society.
3. Dundee and District Economic Building Society.
4. Edinburgh Mutual Investment and Building Society.

One society registered a complete amendment and three societies partial amendments of rules. The societies intimated a change of office.

One society executed an instrument of dissolution, Glasgow and Suburban Heritable Property Association, and one society intimated a commencement of winding-up, Bo'ness 543rd Starr-Bowkett Building Society.

TRADE UNIONS.

Seven trade unions were registered in 1889, the greatest number that has ever been registered by this office in one year:—

1. Associated Society of Millmen.
2. Operative Bakers of Scotland National Federal Union.
3. Amalgamated Order of the Sons of Labour.
4. Red-leaders Trade and Friendly Society.
5. Central Ironmoulders' Association of Scotland.
6. Associated Scottish Iron Shipbuilders' Helpers Association.
7. National Labourers' Union.

Three unions registered complete, and four partial amendments of rules.

Report.

The two following societies have been removed from the Register, and may be presumed to have dissolved irregularly :—

1. Amalgamated Coal Miners' Mutual Protection Society of Motherwell.
2. Associated Mariners' Society of Glasgow.

Six changes of office were registered.

Savings Banks.

Eight Trustee Savings Banks received certificates of partial amendments of rules.

Four disputes were referred to the decision of the Registrar :—

1. Re *Post Office Savings Bank and Deposits of the Polmont Branch of the Amalgamated Society of Railway Servants*, ex parte *General Secretary of said Society.*

This was an application by the Amalgamated Society of Railway Servants through its secretary, for payment of a sum of money lying in bank in the name of the trustees of the Polmont branch of the society, which was dissolved in January 1889. By the rules of the society it is provided that the funds of any branch which may be dissolved shall become the property of the society. So far as the Registrar could ascertain there were no objections on the part of any of the members or trustees of the dissolved branch, and he therefore, following the precedent laid down by the Chief Registrar in the case of the Amalgamated Society of House Painters and Decorators, gave an award in favour of the applicants.

2. Re *National Security Savings Bank, Edinburgh, and Deposits of Elizabeth T——*, ex parte *G. D. T——.*

This was merely a dispute, arising out of unfortunate family circumstances, as to whether the deposit in question belonged to the husband or wife. The latter averred that it was composed of money separately earned by her, but the Registrar, after hearing parties and considering the whole circumstances, did not give effect to this contention, and awarded payment to the husband.

3. Re *National Security Savings Bank of Inverness and Deposits of D. Munro and G. M. Munro*, ex parte *D. Munro.*

The deposit in this case stood in the joint names of D. Munro and G. M. Munro, father and son. In consequence of some family quarrel G. M. Munro intimated to the bank that they were not to pay any withdrawals to his father, though the latter had been in the habit of operating on the bank account alone. The claimant stated that the money really belonged to him exclusively, and consisted principally of money which was settled in South America; this statement was in a great measure corroborated by documents produced to the Registrar. Opportunity was given to the co-depositor, Mr. G. M. Munro, and to another son of the claimant, to make statutory declarations regarding the ownership of the money, but neither availed himself of the opportunity. The deposits were accordingly awarded to Donald Munro, senior.

Report.

4. Re *Post Office Savings Bank, Dufftown, and Deposits of Mary and James Barclay*, ex parte *Rev. Charles Bruce.*

Mr. Bruce made a statutory declaration to the effect that, in 1879, he was appointed executor on the estate of the deceased Mrs. Barclay. Mary and James Barclay were found each to be entitled to a share of the estate, but they had gone to Australia so long ago as 1840, and had not been heard of since 1852. In 1880 Mr. Bruce resolved to invest the sum of money constituting their shares in Government Stock, through the Post Office Savings Bank. In depositing the money he mentioned to the postmaster that he was a trustee for Mary and James Barclay, but he did not intend that the account should be opened in his name *quâ* trustee. This, however, was done, and when he wished to uplift the money he found he could not do so without the signatures of the beneficiaries. In these circumstances he applied to the Registrar for an award to enable him to uplift the money without such signatures. The desired award was granted, as it was considered by the Registrar to be extremely unlikely that any person who was aware that the moneys could not be withdrawn without the signatures of Mary and James Barclay would open an account as a trustee for persons who had not been heard of for 28 years. The local postmaster should have pointed out to Mr. Bruce the provisions of the third rule contained in the deposit-book.

LITERARY AND SCIENTIFIC SOCIETIES.

No certificates were granted under 6 & 7 Vict. c. 36.

Three thousand two hundred and seventy-six letters were received and 2,491 sent out during the year.

J. Balfour Paul.

43, New Register House, Edinburgh,
March 1890.

TABLE OF BUSINESS DONE IN THE REGISTRY

Year.	Friendly Societies.	Benevolent Societies.	Working Men's Clubs.	Specially Authorised Societies.	Complete Amendments of Rules of Societies.	Partial Amendments of Rules of Societies.	Dissolutions by Instrument.	Dissolutions by Award.	Irregular Dissolutions.	Societies recording Rules.	Branches recording Rules.	Societies recording Amendments of Rules.	New Branches.	Conversions of Societies into Branches.	Complete Amendments of Branch Rules.	Partial Amendments of Branch Rules.	Appointments of Trustees of Societies and Branches.	Change of Office, Societies and Branches.	Co-operative Societies.	Complete Amendments.	Partial Amendments.	Dissolutions under Section 17 of the Act.
1880	6	–	–	–	10	17	3	–	1	1	1	4	74	25	4	59	115	44	14	8	13	2
1881	8	–	–	–	6	18	9	–	2	3	1	7	44	23	5	62	109	60	9	13	18	1
1882	6	1	–	–	7	21	16	2	11	–	1	2	42	22	9	48	128	54	14	8	18	–
1883	6	–	–	–	4	14	9	2	4	3	1	4	48	7	9	58	140	48	13	10	7	–
1884	11	1	–	–	6	22	5	–	2	1	–	3	50	6	5	75	137	56	12	6	23	2
1885	7	1	–	–	10	25	4	–	1	1	–	3	56	3	30	58	146	43	11	16	19	5
1886	6	1	1	1	8	27	6	–	–	1	–	4	56	6	31	49	194	59	15	8	27	1
1887	5	–	1	–	12	26	11	–	2	1	–	4	57	–	26	51	200	63	11	13	13	4
1888	4	–	–	–	9	26	7	–	–	2	–	7	74	1	118	70	208	62	5	7	22	2
1889	5	–	–	–	3	23	4	–	–	3	–	4	85	1	35	49	217	92	7	20	39	–

OFFICE, SCOTLAND, BETWEEN 1880 AND 1889.

Dissolutions under the Companies Acts.	Irregular Dissolutions.	Change of Office.	Certificates of Incorporation to previously registered Building Societies.	New Societies.	Complete Amendment under Act of 1874.	Complete Amendment under 6 & 7 Will. 4, c. 32.	Partial Amendments.	Appointment of Trustees under 6 & 7 Will. 4, c. 32.	Change of Office.	Dissolutions by Instrument.	Dissolutions by Winding-up.	New Trade Unions.	Complete Amendments.	Partial Amendments.	Dissolutions.	Trade Unions recording Rules.	Change of Office.	Savings Banks.	Partial Amendments.	Literary and Scientific Societies under 6 & 7 Vict. c. 36.	Fees received. £.	Year.
1	–	9	2	2	2	–	4	1	2	–	–	2	–	3	1	–	3	–	6	3	28	1880
–	–	9	–	1	1	1	2	1	1	2	1	3	1	2	–	2	1	–	4	1	36	1881
4	2	14	4	3	1	–	7	–	5	2	2	1	3	–	3	–	1	–	4	3	44	1882
1	1	3	–	–	2	1	2	–	–	3	–	1	–	1	–	–	2	–	–	1	19	1883
2	–	10	–	–	1	1	2	–	1	–	1	–	–	1	–	1	1	1	–	2	24	1884
4	–	10	–	–	–	–	2	–	4	–	–	3	2	2	–	2	1	–	2	1	34	1885
2	–	7	2	2	1	–	2	–	3	1	–	5	–	1	–	2	5	–	–	–	34	1886
–	1	12	2	1	–	–	6	–	2	2	2	4	1	1	–	3	1	–	–	1	34	1887
1	1	4	1	–	1	–	1	–	2	–	–	3	2	2	–	2	2	–	12	1	38	1888
2	–	6	–	4	–	1	3	–	3	1	1	7	3	4	2	–	6	–	8	–	58	1889

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IRELAND.

REPORT of the ASSISTANT REGISTRAR of FRIENDLY SOCIETIES for *Ireland* for the Year ending 31st December 1889.

During the year the following Friendly Societies and Branches have been registered :—

Reg. No.

762. The Belfast and County Down Railway Servants' Provident Society, Terminus, Queen's Quay, Belfast.
763. The Coachmen's and Grooms' Benefit Society, 3, Molesworth-street, Dublin.
766. St. Mary's Star of the Sea Tontine Society, Chapel School-rooms, Ringsend, Dublin.
769. The John Dillon Tontine Society, St. Lawrence O'Toole's School-rooms, Lower Sheriff-street, Dublin.
770. The Central Tontine Society, 14, Eden Quay, Dublin.
771. The North Dock Tontine Society, 55½, Sheriff-street, Dublin.
773. The Newry Stone Masons' Friendly Society, 4, Castle-street, Newry, co. Down.
776. The Dublin Metropolitan Blackrock, Kingstown, and Bray Bread Van Operatives' Society, 75, Aungier-street, Dublin.
779. The Carrickfergus Shipwrights' Friendly Society, 27, Davy's-street, Carrickfergus, co. Antrim.
784. The Workmen's Friendly Society of Bray, M'Cormack's Cottages, Bray, co. Wicklow.
785. The Belfast Carters' Society, Bakers'-Hall, York-street, Belfast.
792. The Irish National Tontine Society, 57, Francis-street, Dublin.
794. The rules of "The Home for Life" Society were recorded in Ireland.

The following Branches were registered :—

Reg. No.

760. Branch Alexander Blaine, No. 137, Irish National Foresters' Benefit Society, 7, Newry-street, Camlough, co. Armagh.
761. Branch Robert Emmett Irish National Foresters' Benefit Society, The Catholic Institute, Banbridge, co. Down.
764. Branch Bryan Dillon, No. 133, Irish National Foresters' Benefit Society, 19, Tuckey street, Cork.
765. Branch Dr. Logue, No. 6 (Juvenile Branch) Irish National Foresters' Benefit Society, Labourers' Hall, Clanbrassil-street, Dundalk.
767. Branch Sir Thomas Grattan Esmonde, No. 154, Irish National Foresters' Benefit Society, Albert Cottage, Terenure ,
768. Branch Ocean Star, No. 156, Irish National Foresters' Benefit Society, Seapoint House, Irishtown-road, Dublin.

775. Branch

Report.

Reg. No.

775. Branch T. P. Gill, No. 159, Irish National Foresters' Benefit Society, Sheriff's Room, Mayoralty House, Drogheda, co. Louth.

777. Branch Robert Cranson, No. 150, Irish National Foresters' Benefit Society, Catholic National School, Stewartstown, co. Tyrone.

778. Branch John O'Leary, No. 164. Irish National Foresters' Benefit Society, School-house, St. Michael-street, Tipperary.

780. Branch Gerald Griffin, No. 151, Irish National Foresters' Benefit Society, 103, North Main-street, Cork.

781. Branch The O'Neill, No. 171, Irish National Foresters' Benefit Society, Main-street, Castlederg, co. Tyrone.

782. Olive Branch Tent, No. 17, Independent Order of Rechabites (484 cancelled), Oddfellows' Hall, York-street, Belfast.

783. Branch C. S. Parnell, No. 162, Irish National Foresters' Benefit Society, League Institute, Strabane, co. Tyrone.

786. Court Good Intent, No. 7657, Ancient Order of Foresters' Friendly Society, Foresters' Hall, Athlone, co. Westmeath.

787. The Westbourne Tent, No. 177υ, Independent Order of Rechabites, 10, Canton-street, Belfast.

788. Branch Dungannon Volunteers, No. 169, Irish National Foresters' Benefit Society, Catholic Reading Rooms, Anne-street, Dungannon, co. Tyrone.

789. Branch W. J. Reynold's Irish National Foresters Benefit Society, 44, Castle-street, Omagh, co. Tyrone.

790. The Star of Erin Juvenile Tent, No. 127, in connection with the Star of Erin Tent, No. 1,124, Branch of Independent Order of Rechabites, 6, Townsend-street, Dublin.

772. The rules of the juvenile section of the Independent Order, Rechabites, Salford Unity, Friendly Society, 98, Lancaster-avenue, Manchester, were recorded in Ireland.

There were not any Working Men's Clubs or any Benevolent Societies registered during the year.

The following Loan Societies were registered:—

Reg. No.

L. 105. The Shamrock Loan and Investment Society, 25, Parliament-street, Dublin.

L. 106. The Municipal Loan and Investment Society, 10, High-street, Dublin.

L. 107. The Thrift Loan Fund Society, 47, York street, Dublin.

L. 108. The Prudential Loan Society, John McHugh's, Rathfarnham, co. Dublin.

L. 109. The Dargan Institute Loan Fund (registered 28th August 1856) was placed on the Register.

Four Industrial and Provident Societies were registered, viz.:—

Reg. No.

C. 26. The Belfast Co-operative Society, Limited, 128, Shankhill road, Belfast.

C. 28. The Drumcollogher Co-operation Dairy Factory Society, Limited, Drumcollogher, co Limerick.

C. 30. The Doneraile Co-operative Society, Limited, Doneraile, co. Cork.

C. 31. The Ballymacarnett Co-operative Society, Limited, Ballymacarnett, Belfast.

Report.

And the rules of two societies were recorded :—

Reg. No.
C. 27. The People's Bank, Limited, 6, Nicolson-square, Edinburgh.
C. 29. The Co-operative Union, Limited, 14, City Buildings, Corporation-street, Manchester.

The Registrar has received during the year from Friendly Societies 42 amendments of rules, 99 notices of the appointment of new trustees, 37 notices of change of place of meeting, and 23 duplicates of treasurers' bonds, and he has received from Loan Fund Societies three amendments of rules, 27 notices of new trustees, eight notices of change of meeting place, four treasurers' bonds, and one secretary's bond.

Four hundred forms for the annual return were sent out in the month of January last, and 301 returns have been received.

Eighty forms were sent to Loan Societies, and 51 have been received from them.

The following societies have been removed from the Register :—

Reg. No.
122. Dublin Tontine Society ; struck off. No return since 1886.
124. St. Dominick Total Abstinence Society ; struck off. Not heard of since 1875.
238. St. Lawrence Total Abstinence and Tontine Society ; struck off. No return since 1885.
295. Saint Mary Frances Tontine Society. Broken up in March 1889.
360. Dublin Shop and Warehouse Porters' Provident Society ; struck off. No return since 1885.
361. St. Paul's Tontine Society ; struck off. No return since 1886.
465. Friendly Brothers of St. Andrew's Tontine Society ; struck off. No return since 1886.
557. Independent St. Nicholas Tontine Society ; struck off. No return since 1886.
562. The Dublin Cow Keepers' Society ; struck off. No return since 1886.
575. Kingstown Car Owners' and Drivers' Society ; struck off. No return since 1886.
596. Protestant Defence Tontine Society ; struck off. No return since 1886.
660. The Maynooth Brass Band ; struck off. No return since 1886.
676. Branch Loyal Lisburn Maiden Lodge, No. 6,443, I.O.O.F. Broken up in 1889.
691. The Father Mathew Total Abstinence Benefit Society. Broken up in 1889.
L. 67. The Jordan Loan Fund was legally dissolved on 21st March 1889.
L. 68. The Father Mathew Total Abstinence Loan Fund Society was struck off the Register, not having made any return since 1884.

BUILDING SOCIETIES.

The following Societies received Certificates of Incorporation during the year:—

Reg. No.
63. B. S. The East End Building Society, 32½, Seaford-street, Belfast.
64. B. S. The Provident Mutual Building Society, 20, Rosemary-street, Belfast.
65. B. S. The Second Royal Mutual Building Society, 110, Royal Avenue, Belfast.
66. B. S. The Dublin Model Building Society, 50, Lower Sackville-street, Dublin.
67. B. S. The Munster Permanent Building Society, 91, South Mall, Cork.
68. B. S. The Progressive Terminable Building Society, St. Columb's Hall, Orchard-street, Londonderry.
23. B. S. The Irish General Post Office Clerks' Mutual Benefit Building Society was dissolved on 16th January 1889.

Seven amendments of rules were registered, and six changes of chief office.

TRADES UNIONS.

There were five Trade Unions registered during the year:—

Reg. No.
83. T. U. The Londonderry Carpenters and Joiners' Trade Union, Diamond, Londonderry.
84. T. U. The United Operative Plasterers of Londonderry Trade Union, 5, Eden-place, Londonderry.
85. T. U. The Dublin United Building Labourers' Trade Union, 117, Lower Claubrassil-street, Dublin.
86. T. U. The Arklow Shipwrights' Trade Union, Lower Main-street, Arklow.
87. T. U. The Belfast Bricklayers and Plasterers' Trade Union, 2, Curtis-street, Belfast.
49. T. U. Notice was received on 22nd March 1889 of the dissolution of the Irish Hairdressers' Trade Union.

Five amendments of rules were registered, and one notice of change of meeting place was received.

SAVINGS BANKS.

Eight disputes were heard during the year, all in Dublin. Among them were the following:—

Deposits of *John Webb* and *Mary Anne Webb* in Dublin Savings Bank, and Claim of *Mary Anne Webb*. Hearing, 28th February 1889. Award, 14th March 1889.

John Webb, an infant of 16 years of age, had a sum of 20*l.* placed for his use in the Dublin Savings Bank by his mother and his uncle, John Webb, and subsequently the mother lodged 30*l.* to the same account. The mother

Report.

claimed the money as her own, but, on examination, agreed that it should be retained for the infant's benefit. Award, that so much of the deposits as was interest should be paid to the mother for clothing the infant, and the future accruing interest to be paid to the boy until 21.

Deposits by *Margaret McCormick* in Post Office Savings Bank, and Claim of *Margaret McCormick*. Hearing, 28th February. Award, 27th August.

The depositor claimed to have a sum of 300*l.* to her credit, including a portion invested for her in Government stock. She had been in the habit of giving sums of money to the postmaster's wife to keep for her, but alleged that the amount claimed did not comprise any of these sums. The case was adjourned for further evidence, but none having been tendered the award was against the claim.

Deposits of *Catherine Graham*, deceased, in Dublin Savings Bank, and Claim of *Bridget Donohoe.* Hearing, 2nd April 1889. Award, 2nd April 1889.

The deceased, when on her death-bed, had given her bank deposit book to the claimant to keep as her own property, and had, at her request, written in the book "2nd November 188 . Bequeath this to Bridget Donohoe; Kate Graham," and on another page of same book she made an entry to the like effect. Award, that it was not a *donatio mortis causâ*, and that the deposits were payable to her next-of-kin.

Deposits of *Cornelius Ryan* (since deceased) in Post Office Savings Bank, and Claim of *Dominick Dwyer.* Hearing, 2nd April 1889. Award, 16th April 1889.

The deceased depositor, at the time of his death, had 30*l.* 15*s.* in the Post Office Savings Bank; he left a widow and six children surviving; Dominick Dwyer claimed the deposit as having been made with his money. Notice of the hearing was given to the widow. An adult son of deceased was examined, and proved that deceased had mentioned in his presence, and that of Dr. Barry, that the money belonged to Dwyer. On reading the statutory declaration of Dr. Barry, an award was made in favour of the claimant.

Deposit of *Mary Keegan*, deceased, in Dublin Savings Bank. Claim of *John Bradford.* Hearing, 16th May 1889. Award, 15th June 1889.

The deceased depositor had a small sum in the Savings Bank and died intestate, without any known relatives. The claimant had been a personal friend of hers, and gave up a good deal of his time to her, but had no agreement for payment for his servises. Deceased often told him he should have something for his trouble. The savings bank had paid him a sum to defray the expenses of depositor's funeral, and he had sold her effects for a small sum, and he claimed now to be compensated for his loss of time and services Award, that he was not entitled to any further payment.

Deposits of *Mary McGaghey* (deceased) in Belfast Savings Bank, and Claim of *Jane McGaghey.* Hearing, 30th August 1889. Award, 12th September 1889.

Claimant alleged that the deposits made by the deceased, who was her sister, were the joint earnings of her mother and herself with the deceased; also, that they were a gift, and that the deposit book was given to her as a *donatio mortis causâ.* Depositor's father had taken out administration to her, and he claimed the deposits. The case was heard on statutory declarations, and the solicitors for both claimants were heard. Award, that the father was entitled as administrator.

Deposits

Deposits of *Catherine Harnett* in Post Office Savings Bank, and Claim of her Solicitor. Hearing, 3rd September 1889. Award, 6th September 1889.

The solicitor had been employed by the depositor in litigation with her husband and had succeeded. The solicitor had possession of the deposit book, and had obtained an order of the Exchequer Division giving him a lien on the sum recovered. Award, for the amount of his taxed costs to the solicitor, and of the balance to depositor.

Deposits of *Mary Bargho* in Limerick Savings Bank, and Claims of *Thomas McInerney* and *James Bargho.* Hearing, 10th February 1890. Award, 12th July 1890.

Mary Bargho, the depositor, died in the infirmary, having money in the savings bank. She had nominated Thomas McInerney to receive her money. Her husband, James Bargho, did not interfere with the funeral arrangements, but after her interment he claimed the deposits, and took out administration to the deceased depositor. Thomas McInerney claimed, but did not give any evidence in support of his claim. Award, 1 *l.* 6 *s.* to undertaker for balance of funeral expenses, and 2 *l.* to Thomas McInerney for his outlay, and residue to the administrator.

(signed) *W. F. Littledale,*
Assistant Registrar.

Friendly Societies Office,
9, Upper Ormond Quay, Dublin,
August 1890.

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APPENDIX (A.)

Appendix (A.)

Exemption of Friendly Societies from Income Tax under Schedule (A.)

(52 & 53 Vict. c. 42, s. 12.)

Allowance of income-tax, Schedule A., to Friendly Societies.

12. Any friendly society which is legally established under any Act of Parliament relating to friendly societies, and which does not assure or grant to any individual any sum or annuity to an amount which would debar that society from the benefit of the exemption granted to friendly societies by the Act of the session held in the fifth and sixth years of Her Majesty's reign, Chapter Thirty-five, in respect of their stocks, dividends, and interest, chargeable under Schedule (C.) of the said Act shall, in addition to any exemption from income tax which the society may by law enjoy, be entitled to the like allowances in respect of any charge under Schedule (A.) to be made on the lands, tenements, hereditaments, or heritages belonging to the society as are granted to colleges and other properties mentioned in No. VI. of that Schedule in Section Sixty-one of the said Act.

Enactments referred to in the above Section.

(5 & 6 Vict. c. 35, s. 88.)

Schedule (C.)

Rules for Assessing and Charging the Duties under Schedule (C.)

By whom to be paid.

The said last-mentioned duties shall be paid by the persons and corporations respectively intrusted with the payment of the annuities, dividends, and shares of annuities, therein charged, on behalf of the persons, corporations, companies, or societies entitled thereto, their executors, administrators, successors, or assigns, and shall be assessed by the Commissioners hereby authorised or appointed for those purposes; and shall extend to all public annuities whatever payable in Great Britain out of any public revenue in Great Britain or elsewhere, and to all annuities payable in Ireland out of the revenue of the United Kingdom, to or for the use or benefit of any person not resident in Ireland, and also to all dividends and shares of such annuities respectively, which shall become payable after the Fifth day of April One thousand eight hundred and forty-two, except in the following cases of exemption from the said duties, viz.:—

To what stock the duty extends.

Stock of Friendly Societies exempted.

First.—The stock, dividends, or interest of any friendly society legally established under any Act of Parliament relating to friendly societies: Provided it shall appear by the rules of any such society deposited or to be deposited with the Commissioners for the Reduction of the National Debt, or with the trustees of any savings bank, that the sums assured by any such society to any individual, or to any person nominated by or to claim under him, shall not exceed the sum of two hundred pounds, or the amount of any annuity or annuities granted or to be granted by any such society to any individual, or to any person nominated by or to claim under him, shall not exceed the sum of thirty pounds per annum: Provided also, that when any property belonging to any such society shall be invested in the public securities in the Bank of England, the said last-mentioned property shall be duly claimed and proved by any trustee or treasurer of any such society, or by any member thereof, before the said Commissioners for special purposes.

(5 & 6 Vict. c. 35, s. 61.)

No. VI.—Allowances to be made in respect of the said Duties in Schedule (A.)

Allowances for colleges and halls in universities.

For the duties charged on any college or hall in any of the universities of Great Britain, in respect of the public buildings and offices belonging to such college or hall, and not occupied by any individual member thereof, or by any person paying rent for the same, and for the repairs of the public buildings and offices of such college or hall, and the gardens, walks, and grounds for recreation repaired and maintained by the funds of such college or hall.

Hospitals, public schools, almshouses, and literary institutions.

Or on any hospital, public school, or almshouse, in respect of public buildings, offices and premises belonging to such hospital, public school or almshouse, and not occupied by any individual officer or the master thereof, whose whole income, however arising, estimated according to the rules and directions of this Act, shall amount to or exceed one hundred and fifty pounds per annum, or by any person paying rent for the same, and for the repairs of such hospital, public school, or almshouse, and offices belonging thereto, and of the gardens, walks, and grounds for the sustenance or recreation of the hospitallers, scholars, and almsmen, repaired and maintained by the funds of such hospital, school, or almshouse, or on any building and property of any literary or scientific institution, used solely for the purposes of such institution, and in which no payment is made or demanded for any instruction there afforded, by lectures or otherwise: Provided also, that the said building be not occupied by any officer of such institution, nor by any person paying rent for the same.

The said allowances to be granted by the Commissioners for general purposes in their respective districts.

Rents of lands belonging to hospitals, public schools, and almshouses, or vested in trustees for charitable purposes.

Or on the rents and profits of lands, tenements, hereditaments or heritages belonging to any hospital, public school, or almshouse, or vested in trustees for charitable purposes so far as the same are applied to charitable purposes.

The said last-mentioned allowances to be granted on proof before the Commissioners for special purposes of the due application of the said rents and profits to charitable purposes only, and in so far as the same shall be applied to charitable purposes only.

The said last-mentioned allowances to be claimed and proved by any steward, agent, or factor, acting for such school, hospital or almshouse, or other trusts for charitable purposes, or by any trustee of the same, by affidavit to be taken before any Commissioner for executing this Act, in the district where such person shall reside, stating the amount of the duties chargeable, and the application thereof, and to be carried into effect by the Commissioners for special purposes, and according to the powers vested in such Commissioners, without vacating, altering, or impeaching the assessments on or in respect of such properties; which assessments shall be in force and levied notwithstanding such allowances.

APPENDIX (B.)

Appendix (B.)

THE ARBITRATION ACT, 1889.

(52 & 53 Vict. c. 49.)

An Act for amending and consolidating the Enactments relating to Arbitration. [26th August 1889.]

Be it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

References by Consent out of Court.

Submission to be irrevocable, and to have effect as an order of Court.

1. A submission, unless a contrary intention is expressed therein, shall be irrevocable, except by leave of the Court or a judge, and shall have the same effect in all respects as if it had been made an order of Court.

Provisions implied in submissions.

2. A submission, unless a contrary intention is expressed therein, shall be deemed to include the provisions set forth in the First Schedule to this Act, so far as they are applicable to the reference under the submission.

. . . .

Power to stay proceedings where there is a submission.

4. If any party to a submission, or any person claiming through or under him, commences any legal proceedings in any court against any other party to the submission, or any person claiming through or under him, in respect of any matter agreed to be referred, any party to such legal proceedings may at any time after appearance, and before delivering any pleadings or taking any other steps in the proceedings, apply to that court to stay the proceedings, and that court or a judge thereof, if satisfied that there is no sufficient reason why the matter should not be referred in accordance with the submission, and that the applicant was, at the time when the proceedings were commenced, and still remains, ready and willing to do all things necessary to the proper conduct of the arbitration, may make an order staying the proceedings.

Power for the Court in certain cases to appoint an arbitrator, umpire, or third arbitrator.

5. In any of the following cases:—

(*a*) Where a submission provides that the reference shall be to a single arbitrator, and all the parties do not after differences have arisen concur in the appointment of an arbitrator:

(*b*) If an appointed arbitrator refuses to act, or is incapable of acting, or dies, and the submission does not show that it was intended that the vacancy should not be supplied, and the parties do not supply the vacancy:

(*c*) Where the parties or two arbitrators are at liberty to appoint an umpire or third arbitrator and do not appoint him:

(*d*) Where an appointed umpire or third arbitrator refuses to act, or is incapable of acting, or dies, and the submission does not show that it was intended that the vacancy should not be supplied, and the parties or arbitrators do not supply the vacancy:

any party may serve the other parties or the arbitrators, as the case may be, with a written notice to appoint an arbitrator, umpire, or third arbitrator.

If the appointment is not made within seven clear days after the service of the notice, the Court or a judge may, on application by the party who gave the notice, appoint an arbitrator, umpire, or third arbitrator, who shall have the like powers to act in the reference and make an award as if he had been appointed by consent of all parties.

Power for parties in certain cases to supply vacancy.

6. Where a submission provides that the reference shall be to two arbitrators, one to be appointed by each party, then, unless the submission expresses a contrary intention—

(*a*) If either of the appointed arbitrators refuses to act, or is incapable of acting, or dies, the party who appointed him may appoint a new arbitrator in his place:

(*b*) If, on such a reference, one party fails to appoint an arbitrator, either originally or by way of substitution as aforesaid, for seven clear days after the other party, having appointed his arbitrator, has served the party making default with notice to make the appointment, the party who has appointed an arbitrator may appoint that arbitrator to act as sole arbitrator in the reference, and his award shall be binding on both parties as if he had been appointed by consent:

Provided that the Court or a judge may set aside any appointment made in pursuance of this section.

Power of arbitrator.

7. The arbitrators or umpire acting under a submission shall, unless the submission expresses a contrary intention, have power—

(*a*) To administer oaths to or take the affirmations of the parties and witnesses appearing; and

(*b*) To state an award as to the whole or part thereof in the form of a special case for the opinion of the Court; and

(*c*) To correct in an award any clerical mistake or error arising from any accidental slip or omission.

Witnesses may be summoned by subpœna.

8. Any party to a submission may sue out a writ of subpœna ad testificandum, or a writ of subpœna duces tecum, but no person shall be compelled under any such writ to produce any document which he could not be compelled to produce on the trial of an action.

Power to enlarge time for making award.

9. The time for making an award may from time to time be enlarged by order of the Court or a judge, whether the time for making the award has expired or not.

Power to remit award.

10.—(1.) In all cases of reference to arbitration the Court or a judge may from time to time remit the matters referred, or any of them, to the reconsideration of the arbitrators or umpire.

(2.) Where an award is remitted, the arbitrators or umpire shall, unless the order otherwise directs, make their award within three months after the date of the order.

Power to set aside award.

11.—(1.) Where an arbitrator or umpire has misconducted himself the Court may remove him.

(2.) Where an arbitrator or umpire has misconducted himself, or an arbitration or award has been improperly procured, the Court may set the award aside.

Enforcing award.

12. An award on a submission may, by leave of the Court or a judge, be enforced in the same manner as a judgment or order to the same effect.

. . . .

General.

Power to compel attendance of witness in any part of the United Kingdom, and to order habeas corpus to issue.

18.—(1.) The Court or a judge may order that a writ of subpœna ad testificandum or of subpœna duces tecum shall issue to compel the attendance before . . . . any arbitrator or umpire, of a witness wherever he may be within the United Kingdom.

(2.) The

(2.) The Court or a judge may also order that a writ of habeas corpus ad testificandum shall issue to bring up a prisoner for examination before . . . . any arbitrator or umpire.

Statement of case pending arbitration.

19. Any . . . . arbitrator, or umpire may at any stage of the proceedings under a reference, and shall, if so directed by the Court or a judge, state in the form of a special case for the opinion of the Court any question of law arising in the course of the reference.

Costs.

20. Any order made under this Act may be made on such terms as to costs, or otherwise, as the authority making the order thinks just.

Exercise of powers by masters and other officers.

21. Provision may from time to time be made by Rules of Court for conferring on any master, or other officer of the Supreme Court, all or any of the jurisdiction conferred by this Act on the Court or a judge.

Penalty for perjury.

22. Any person who wilfully and corruptly gives false evidence before any . . . . arbitrator or umpire shall be guilty of perjury, as if the evidence had been given in open court, and may be dealt with, prosecuted, and punished accordingly.

. . . .

Application of Act to references under statutory powers.

24. This Act shall apply to every arbitration under any Act passed before or after the commencement of this Act as if the arbitration were pursuant to a submission, except in so far as this Act is inconsistent with the Act regulating the arbitration, or with any rules or procedure authorised or recognised by that Act.

Saving for pending arbitrations.

25. This Act shall not affect any arbitration pending at the commencement of this Act, but shall apply to any arbitration commenced after the commencement of this Act under any agreement or order made before the commencement of this Act.

. . . .

27. In this Act, unless the contrary intention appears,—

Definitions.

"Submission" means a written agreement to submit present or future differences to arbitration, whether an arbitrator is named therein or not.

"Court" means Her Majesty's High Court of Justice.

"Judge" means a judge of Her Majesty's High Court of Justice.

"Rules of Court" means the Rules of the Supreme Court made by the proper authority under the Judicature Acts.

Extent.

28. This Act shall not extend to Scotland or Ireland.

Commencement.

29. This Act shall commence and come into operation on the first day of January One thousand eight hundred and ninety.

Short title.

30. This Act may be cited as the Arbitration Act, 1889.

SCHEDULES.

THE FIRST SCHEDULE.

PROVISIONS TO BE IMPLIED IN SUBMISSIONS.

a. If no other mode of reference is provided, the reference shall be to a single arbitrator.

b. If the reference is to two arbitrators, the two arbitrators may appoint an umpire at any time within the period during which they have power to make an award.

Appendix (B.)

c. The arbitrators shall make their award in writing within three months after entering on the reference, or after having been called on to act by notice in writing from any party to the submission, or on or before any later day to which the arbitrators, by any writing signed by them, may from time to time enlarge the time for making the award.

d. If the arbitrators have allowed their time or extended time to expire without making an award, or have delivered to any party to the submission, or to the umpire a notice in writing, stating that they cannot agree, the umpire may forthwith enter on the reference in lieu of the arbitrators.

e. The umpire shall make his award within one month after the original or extended time appointed for making the award of the arbitrators has expired, or on or before any later day to which the umpire by any writing signed by him may from time to time enlarge the time for making his award.

f. The parties to the reference, and all persons claiming through them respectively, shall, subject to any legal objection, submit to be examined by the arbitrators or umpire, on oath or affirmation, in relation to the matters in dispute, and shall, subject as aforesaid, produce before the arbitrators or umpire, all books, deeds, papers, accounts, writings, and documents within their possession or power respectively which may be required or called for, and do all other things which during the proceedings on the reference the arbitrators or umpire may require.

g. The witnesses on the reference shall, if the arbitrators or umpire thinks fit, be examined on oath or affirmation.

h. The award to be made by the arbitrators or umpire shall be final and binding on the parties and the persons claiming under them respectively.

i. The costs of the reference and award shall be in the discretion of the arbitrators or umpire, who may direct to and by whom and in what manner those costs or any part thereof shall be paid, and may tax or settle the amount of costs to be so paid or any part thereof, and may award costs to be paid as between solicitor and client.

. . . .

APPENDIX (C.)

Appendix (C.)

THE TRUST INVESTMENT ACT, 1889.

(52 & 53 Vict. c. 32.)

AN ACT to amend the Law relating to the INVESTMENT of TRUST FUNDS.
[12th August 1889.]

BE it enacted by the Queen's Most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:

Short title.

1. This Act may be cited as the Trust Investment Act, 1889.

Extent of Act.

2. This Act shall not extend to Scotland.

Authorised investments.

3. It shall be lawful for a trustee, unless expressly forbidden by the instrument (if any) creating the trust, to invest any trust funds in his hands in manner following, that is to say;—

(a) In any of the Parliamentary stocks or public funds or Government securities of the United Kingdom:

(b) On real or heritable securities in Great Britain or Ireland:

(c) In the stock of the Bank of England or the Bank of Ireland:

(d) In India Three-and-a-Half per Cent. Stock and India Three per Cent. Stock, or in any other capital stock which may at any time hereafter be issued by the Secretary of State in Council of India, under the authority of Act of Parliament, and charged on the revenues of India:

(e) In any securities the interest of which is or shall be guaranteed by Parliament:

(f) In Consolidated Stock created by the Metropolitan Board of Works, or which may at any time hereafter be created by the London County Council, or in debenture stock created by the Receiver for the Metropolitan Police District:

(g) In the debenture or rentcharge or guaranteed or preference stock of any railway company in Great Britain or Ireland incorporated by special Act of Parliament, and having during each of the ten years last past before the date of investment paid a dividend at the rate of not less than three per centum per annum on its ordinary stock:

(h) In the stock of any railway or canal company in Great Britain or Ireland whose undertaking is leased in perpetuity or for a term of not less than two hundred years at a fixed rental to any such railway company as is mentioned in sub-section (g) either alone or jointly with any other railway company:

Appendix (C.)

(*i*) In the debenture stock of any railway company in India the interest on which is paid or guaranteed by the Secretary of State in Council of India :

(*j*) In the "B" Annuities of the Eastern Bengal, the East Indian and the Scinde, Punjaub and Delhi Railways, and any like annuities which may at any time hereafter be created on the purchase of any other railway by the Secretary of State in Council of India, and charged on the revenues of India, and which may be authorised by Act of Parliament to be accepted by trustees in lieu of any stock held by them in the purchased railway :

(*k*) In the stock of any railway company in India upon which a fixed or minimum dividend in sterling is paid or guaranteed by the Secretary of State in Council of India :

(*l*) In the debenture or guaranteed or preference stock of any company in Great Britain or Ireland, established for the supply of water for profit, and incorporated by special Act of Parliament or by Royal Charter, and having during each of the ten years last past before the date of investment paid a dividend of not less than five pounds per centum on its ordinary stock :

(*m*) In nominal or inscribed stock issued, or to be issued, by the corporation of any municipal borough, having according to the returns of the last census prior to the date of investment a population exceeding fifty thousand, or by any county council, under the authority of any Act of Parliament or Provisional Order :

(*n*) In nominal or inscribed stock issued or to be issued by any Commissioners incorporated by Act of Parliament for the purpose of supplying water, and having a compulsory power of levying rates over an area having, according to the returns of the last census prior to the date of investment, a population exceeding fifty thousand, provided that during each of the ten years last past before the date of investment the rates levied by such Commissioners shall not have exceeded eighty per centum of the amount authorised by law to be levied :

(*o*) In any of the stocks, funds, or securities, for the time being authorised for the investment of cash under the control or subject to the order of the Court :

and also from time to time to vary any such investment.

Purchase at a premium of redeemable stocks.

4.—(1.) It shall be lawful for a trustee under the powers of this Act to invest in any of the stocks, funds, shares, or securities mentioned or referred to in Section three of this Act, notwithstanding that the same way may be redeemable, and that the price exceeds the redemption value.

(2.) Provided that it shall not be lawful for a trustee under the powers of this Act to purchase at a price exceeding its redemption value, any stock mentioned or referred to in sub-sections (*g*), (*i*), (*k*), (*l*), and (*m*), which is liable to be redeemed within fifteen years of the date of purchase at par or at some other fixed rate, or to purchase any such stock as is mentioned or referred to in the sub-sections aforesaid, which is liable to be redeemed at par or at some other fixed rate, at a price exceeding fifteen per centum above par or such other fixed rate.

(3.) It shall be lawful for a trustee to retain until redemption any redeemable stock, fund, or security which may have been purchased in accordance with the powers of this Act.

Discretion of trustees.

5. Every power conferred by this Act shall be exercised according to the discretion of the trustee, but subject to any consent required by the instrument (if any) creating the trust with respect to the investment of the trust funds.

(6) This

Application of Act.

6. This Act shall apply as well to trusts created before as to trusts created after the passing of this Act, and the powers hereby conferred shall be in addition to the powers conferred by the instrument, if any, creating the trust.

. . . .

Interpretation.

9. For the purposes of this Act the following terms have the meanings hereinafter respectively assigned to them, that is to say :—

The expression "trustee" shall include an executor or administrator and a trustee whose trust arises by construction or implication of law as well as an express trustee.

The expression "stock" shall include fully paid-up shares.

The expression "instrument" shall include a private Act of Parliament.

The expression "the court" shall mean (except as to Irish trusts) the High Court of Justice in England, and as to Irish trusts, the High Court of Justice in Ireland.

Appendix (D.)

APPENDIX (D.)

NUMBER of RETURNS from FRIENDLY SOCIETIES and their BRANCHES.

Friendly Society Returns received for the Year 1888.

(The signs +, —, =, have reference to the Returns for the previous year.)

COUNTY.	Number.
Bedford	= 48
Berks	— 47
Bucks	+ 58
Cambridge	+ 52
Chester	+ 184
Cornwall	= 33
Cumberland	— 23
Derby	+ 181
Devon	+ 90
Dorset	— 26
Durham	+ 144
Essex	+ 62
Gloucester	+ 89
Hants	+ 76
Hereford	— 12
Herts	+ 36
Hunts	— 23
Kent	— 122
Lancaster	+ 1,095
Leicester	+ 130
Lincoln	+ 138
Middlesex	+ 315
Monmouth	— 71
Norfolk	— 109
Northampton	— 141
Northumberland	+ 71
Nottingham	+ 99
Carried forward	3,475
Brought forward	3,475
Oxford	— 70
Rutland	— 9
Salop	— 57
Somerset	— 59
Stafford	— 212
Suffolk	+ 85
Surrey	— 141
Sussex	= 90
Warwick	— 150
Westmoreland	= 9
Wilts	+ 56
Worcester	— 84
York	— 587
Anglesea	= 1
Brecon	+ 24
Cardigan	— 14
Carmarthen	= 55
Carnarvon	— 21
Denbigh	+ 30
Flint	— 10
Glamorgan	— 222
Merioneth	— 12
Montgomery	+ 13
Pembroke	— 13
Radnor	+ 3
Channel Islands	= 3
TOTAL	5,505
Collecting Societies within Section 30	+ 38
	+ 5,543

Thus, as respects counties, 22 show an increase in the number of returns, 24 a decrease, while 7 (the Channel Islands being reckoned as a county) remain at the same figure.

Appendix (D.)

Branch Returns received for 1888.

Name of Society.	Number.
Independent Order of Odd Fellows, Manchester Unity.	+ 3,414
Ancient Order of Foresters -	+ 3,538
Ancient Order of Shepherds	+ 357
Ancient Benefit Society -	+ 22
Ancient Independent Order of Odd Fellows, Kent Unity.	+ 47
Ancient Noble Order of United Odd Fellows, Bolton Unity.	— 67
Ancient Order of Comical Fellows, City of Rochester.	+ 22
Ancient Order of Romans -	+ 26
British Order of Ancient Free Gardeners.	= 30
British United Order of Odd Fellows.	= 145
Catholic Benefit Society -	— 33
Derby Midland United Order of Odd Fellows.	+ 53
Eastern Star Provident Association.	— 32
Grand Executive Lodge, United Order of Comical Fellows.	— 21
Grand United Order of Odd Fellows.	+ 395
Improved Independent Order of Odd Fellows, London Unity.	— 103
Improved Independent Order of Odd Fellows, South London Unity.	+ 66
Independent Order of Odd Fellows, Kingston Unity.	— 105
Independent Order of Odd Fellows, Norfolk and Norwich Unity.	+ 48
Independent Order of Rechabites, Salford Unity.	+ 502
Carried forward - -	9,026
Brought forward - -	9,026
Independent Order of United Brothers, Midland Unity.	+ 24
Independent United Order of Mechanics.	— 116
Irish National Foresters Benefit Society.	+ 24
Kent United District, Ancient Order of Britons.	+ 24
Locomotive Steam Enginemen and Firemen's Society.	+ 68
Loyal Order of Alfreds -	+ 20
Loyal Order of Ancient Shepherds, Ashton Unity.	+ 581
Merthyr Unity Philanthropic Institution.	— 109
National Independent Order of Odd Fellows.	+ 313
National United Order of Free Gardeners.	— 132
Nottingham Ancient Imperial United Order of Odd Fellows.	+ 388
Order of Druids - - -	+ 263
Order of Sons of Temperance	— 38
Original Grand Order of Total Abstinent Sons of the Phœnix.	— 100
Philanthropic Order of True Ivorites, St. David's Unity.	+ 117
Pure Order of United Britons	+ 26
United Ancient Order of Druids.	+ 224
United Order of the Total Abstinent Sons of the Phœnix.	+ 76
Wisbech Unity Loyal Order of Ancient Shepherds.	— 76
Smaller Orders - - -	+ 199
TOTAL - - -	+ 11,944

Thus 26 of the larger orders (the list of which is somewhat enlarged) and the smaller orders generally show an increase, 12 of the larger orders a diminution, while two remain at the same figure. Among the orders which show a large proportionate increase are the Independent Order of Rechabites, Salford Unity, 502 instead of 386 in the previous year; the Loyal Order of Ancient Shepherds, Ashton Unity, 581 instead of 471; the Nottingham Ancient Imperial United Order of Odd Fellows, 388 instead of 327; the Grand United Order of Odd Fellows, 395 instead of 356; and the National

Appendix (D.)

Independent Order of Odd Fellows, 313 instead of 292. On the other hand there is a great falling off in the returns of the Order of Sons of Temperance, 38 only instead of 105, and a less, though still considerable one, in those of the National United Order of Free Gardeners, 132 instead of 177, and of the Wisbech Unity, Loyal Order of Ancient Shepherds, 76 instead of 97.

There were received also from,—

Cattle Insurance Societies - - - -	27	returns.
Benevolent Societies - - - - -	37	„
Working Men's Clubs - - - - -	135	„
Specially Authorised Societies, Medical Relief Societies, &c. - - - - - -	199	„
	398	„

From the above figures it appears that there was an increase of 32 in the number of returns from Friendly Societies, and of 512 in the number of returns from their branches; but a falling off in the returns from all the subsidiary classes, Cattle Insurance Societies, Benevolent Societies, Working Men's Clubs, and Specially Authorised Societies, leaving a net increase of 473 for returns under the Friendly Societies Acts.

APPENDIX (E.)

SUMMARY of the German Law of INSURANCE against OLD AGE and INFIRMITY (by Mr. *Esme Howard*).

THE great structure of socio-political legislation for purposes of national insurance, upon which the German Government have been employed since 1881, was finally completed on the 23rd May last, when the Bill containing the most important and extensive scheme for State insurance ever yet devised by any government was voted by the German Reichstag and became law.

The extent of this measure being so infinitely greater and more ambitious than that of any of its precursors, the insurance statistics furnished by them or by the various benefit and insurance funds distributed throughout the country can hardly be considered to form a satisfactory foundation for so great a structure, and, indeed, for this reason the National Liberal party in the Reichstag were at one time in favour of postponing the final decision upon the Bill until the Autumn Session, during which interval they hoped that more valuable data bearing upon the subject might have been collected, and the more advanced Liberals, while declaring themselves in favour of the principle of the Bill, desired that it might be indefinitely postponed with the same object.

It was contended, on the other side, that it was evident that a measure at once so novel and so extensive could by no possibility be perfect at the first; that the best and only way of finding out how it could be worked with the greatest advantage was by putting it into execution as early as possible, and that postponement would therefore be only rather disadvantageous than otherwise.

The National Liberals finally fell in with this view, and the government was enabled to obtain a majority for the third reading of the Bill towards the end of May.

The main difference existing between this measure and its forerunners, and in this respect the Government may be said to have adopted for the first time a really Socialistic principle, lies in the fact that, while the burden of the contributions raised under the previous insurance laws was imposed either upon employers alone, as in the law for insurance against accidents, or upon employers and insured, as in that against sickness, a third part will for this Act be contributed by the State.

This State subsidy was made a matter of hot dispute while the Bill was still under discussion. It was objected to it, on the one hand, that it introduced a dangerous Socialistic principle, and that it would deprive the measure of much of its virtue by giving it a pauperising tendency; on the other hand, that the sums which would have to be raised to meet it would in all probability lead to additional indirect taxation, the burden of which, falling principally upon the poorer classes of the community, would render the State subsidy a bane to them rather than a blessing. The government, however, considered that the money which would have to be obtained to meet the expenditure entailed by the Insurance Act, the allowances alone amounting, it is calculated, to an eventual height of 250,000,000 marks (12,520,000 *l.*) per annum, while the costs of administration are reckoned at one mark per head of insured, amounting probably to about 12,000,000 marks (600,000 *l.*) per annum as soon as the law is put into force. The government considered that these sums could never be raised by direct contributions, as this would impose far too heavy a burden on the largest class of contributors, the small masters and farmers, who are almost as poor as the labourers and workmen, half of whose contributions they are bound to pay, while, since it was also decided that, under certain conditions, allowances

allowances for old age might be granted immediately on the Acts coming into force, and those for infirmity at the expiration of one year from that date, which at once places this measure on a different footing from an ordinary insurance office established on commercial principles, and, considering also the fact that a great part of the contributions during the first years are to be devoted to forming a sinking fund, a State subsidy became *ipso facto* a necessity.

The question of how much this subsidy should be has been settled in a very simple manner, which cannot give rise to claims for higher rate of allowance, &c. So far as the State is concerned, the State contributes to every allowance which has been recognised as valid by the proper authorities the sum of 50 marks yearly (2*l.* 10*s.*). It is reckoned that the State subsidy will amount to about 6,400,000 marks (320,000 *l.*) the first year, and gradually rise till it reaches 69,000,000 marks (3,450,000*l.*) in the eightieth year of insurance, when it is supposed than an approximate balance will for the first time be established between the number of allowances to be paid and the amount of capital collected to meet insurance liabilities, and a condition of equilibrium (the "Beharrungszustand") will be reached, when the State subsidy will no longer be necessary, and will be gradually extinguished.

The object of the Bill may roughly be said to be to secure to every labouring man or servant throughout the Empire, and it is calculated that about 12,000,000 will come within the scope of the Act, a sufficient yearly income to release him from the necessity of being entirely dependent on others, firstly, in case of confirmed infirmity, and, secondly, in case of his reaching his 70th year, provided that he is not already drawing an allowance for infirmity.

The allowance for infirmity being higher after a certain number of contributory years than that for old age, which any able-bodied man or woman of 70 is entitled to receive, an insured person who becomes "infirm" after 70 years of age is entitled to lay claim to the infirm allowance in place of that granted for old age only.

A man is considered as infirm when he is unable for mental or physical reasons to earn one-third of the ordinary wage of a day labourer in the place where he resides.

Contributions and allowances.

It is left to the discretion of the Federal Council to bring small masters who only regularly employ at most one workman within the provisions of the Act, by extending to them the compulsory insurance imposed on all labourers, workmen, servants, shopkeepers' assistants, apprentices, and others mentioned under Section 1.

Persons who do not come under Section 1, that is, under compulsory insurance, as well as those who, having been in a business or service entailing compulsory insurance, leave the same, are allowed to insure themselves or to continue in their state of insurance ("Selbstversicherung," Section 8; and "Freiwillige-Weiterversicherung," Sections 117–119) by paying the full contribution for the wage class to which they belong, adding to the ordinary insurance stamp pasted weekly upon their receipt card (of which mention will be made later) an extra stamp ("groatzmark, Section 121) worth eight pfennings (a fraction over ¾ *d.*)

For the sake of simplifying the admeasurement both of contributions and allowances, the insured have been divided into four wage classes (Sections 22–24) in the following ratio:—

	Average Wage Standard.		
	Mks.		£.
1st Wage Class: Yearly wages up to 350 marks	300	=	15
2nd „ „ „ 340 to 550 marks	500		25
3rd „ „ „ 550 to 850 marks	720		36
4th „ „ „ over 850 marks	960		48

The standard of average yearly earnings is calculated for those trades, &c., coming under the provisions of previous insurance laws, as prescribed in those laws, or for persons belonging to trades' or colliers' benefit clubs, as fixed by the managing boards of their clubs. As a general rule, however, 300 times the daily wage of an ordinary day labourer in the place of employment is taken as the standard of the average yearly wage. The contributions payable by each insured person are then calculated so as to correspond to the wage class to which he belongs. They may, however, be differently reckoned for different branches of trade (according as there is greater or lesser risk of infirmity to the insured from the nature of the trade in which they are engaged).

The contributions payable by employer and insured *together* are fixed for the first ten years after the law comes into force (called the first contributory period, Section 20) at :—

For Wage Class 1 - 14 pf. weekly (*i.e.*, employer 7 pf., insured 7 pf.).
" " 2 - 20 pf. " (" 10 pf., " 10 pf.).
" " 3 - 24 pf. " (" 12 pf., " 12 pf.).
" " 4 - 30 pf. " (" 15 pf., " 15 pf.). (Sect. 96.)

These rates of contributions are calculated to be sufficient to meet all necessary expenditure during the first ten years, even under the most adverse conditions ; after that period they may be settled anew every fiv years according to circumstances. And it is reckoned that the highest rate of contributions after 80 years' time, when the "Beharrungszustand" above mentioned will have been reached, will not exceed :—

For Wage Class 1 - - 20 pf.
" " 2 - - 34 pf.
" " 3 - - 49 pf. (employer 25 pf., insured 24 pf.).
" " 4 - - 65 pf. " 33 pf., " 32 pf.).

The contributions thus levied during the first years will, it is believed, considerably exceed the outgoings for allowances, &c., and thus enable a sinking fund to be formed (Sections 20–21) which may not be touched until a sufficient stated amount of capital has been amassed, by means of which it is hoped that the necessity of making the contributions unduly burdensome as soon as claims for allowances begin to pour in more freely will be avoided.

The allowances (Sections 25–99) have been determined in the following manner. The basis of each allowance for infirmity is formed by the 50 marks contributed by the State, and by 60 marks which is the *fixed* annual contribution of the Insurance Institute (mentioned later under "Administration"), making together 110 marks (5*l.* 10*s.*). In addition to this the infirm allowances are augmented at the following "increasing rates" ("Steigerungssätze") :—

For Wage Class 1 - - - - - - By 2 pf. per week.
" " 2 - - - - - - " 6 pf. "
" " 3 - - - - - - " 9 pf. "
" " 4 - - - - - - " 13 pf. "

The lowest infirm allowance, therefore, would amount to—

———	Class 1.		Class 2.		Class 3.		Class 4.	
	Mks.	*pf.*	*Mks.*	*pf.*	*Mks.*	*pf.*	*Mks.*	*pf.*
After 5 years - -	114	70	124	10	131	15	140	25
" 10 " - -	119	40	138	20	152	30	171	10
" 20 " - -	128	80	166	40	194	60	232	20
" 30 " - -	138	20	194	60	236	90	293	30
" 40 " - -	147	60	222	80	279	20	354	40
" 50 " - -	157	00	251	00	321	50	415	50

That is to say, ranging after five contributory years from 5 *l.* 14 *s.* 9 *d.* per annum in the lowest wage class to 7 *l.* – *s.* – $\frac{1}{4}$ *d.* in the highest, and after 50 contributory years from 7 *l.* 17 *s.* in the lowest class to 20 *l.* 15 *s.* 6 *d.* in the highest.

For persons in regular employment no contributions need be paid in time of sickness if certified by the proper authorities, or during military service, but the time is counted, nevertheless, as though contributions had been paid.

paid. In the latter case—military service—the State discharges their obligations as regards contributions.

In order to become entitled to an infirm allowance, it is necessary to have paid contributions during five contributory years ("wartezeit"), except as regards cases of infirmity setting in *within* the first five years, but *after* the first year subsequent to the coming into force of the present Act, for which cases special provision is made (Section 156).

Forty-seven weeks, during which contributions are paid, are reckoned as completing the contributory year, this diminution on the calendar year being made in favour of persons who cannot be in regular employment throughout the year.

A period or "wartezeit" of 30 contributory years, equal to 1,410 contributory weeks, is prescribed for the attainment of an age allowance. The State, as in the infirm allowance, contributes 50 marks (2*l.* 10*s.*) towards each allowance for age, while the Insurance Institute pays:—

For Wage Class 1	4 pf.	per contributory	week.
" " 2	6 pf.	"	"
" " 3	8 pf.	"	"
" " 4	10 pf.	"	"

which brings up the total allowance obtainable for old age in the different classes to—

	Mks.	*pf.*		*£.*	*s.*	*d.*
Wage Class 1	106	40	=	5	6	5
" 2	134	60		6	14	7
" 3	162	80		8	2	10
" 4	191	00		9	11	-

If contributions have been paid for more than 1,410 weeks, those 1,410 weeks in which the highest contributions were paid will be taken into account in reckoning the allowance.

Under certain conditions a person coming under Section 1 may receive an allowance for old age immediately on this law coming into force (Section 157).

Complaints were raised in certain quarters respecting the low rate of allowances, and it was suggested that the contributions should be raised in order to make these annuities somewhat more substantial. But the Government wisely decided that it would be better to proceed cautiously at first, so as not to impose too heavy a burden on the labouring classes at the start, laying also special stress on the fact that the allowances once fixed could never be reduced, though they may always be raised at some future period

Besides, it should be remembered with regard to the lowest allowance for old age, for example, 5*l.* 6*s.* 5*d.* per annum, which to our English ears sounds a very meagre pittance, is equivalent to more than a third of the yearly average earnings of that wage-class for which such allowance is granted, so that, taking into consideration the conditions of life indicated by this very low rate of wages, the allowance, however humble, is by no means to be despised. The Act, moreover, never aimed at providing the aged and incapacitated with sufficient means to enable them to live independently; these allowances should rather be considered as an addition to whatever means of subsistence the pensioner may otherwise possess, while, even if he has no other resources of his own, whereas formerly he must have been a burden on his family or the parish, his regular allowance will now be generally regarded as an agreeable increment of the household income, and will make him a welcome guest at the family hearth.

In the case of an insured person dying before coming into the receipt of an allowance, the half of the full contributions paid for him, *i. e.*, that part which was deducted from his wages, may be restored to his widow and orphans. A woman, on marrying, may also claim the restitution of one-half of the contributions paid for her up to that date.

Collection of contributions.

The manner in which contributions are to be collected is both ingenious and practical, and at once removes many of the difficulties and complications which would lie in the way of direct cash collection, considering the minuteness of the contributions. It is effected by means of insurance stamps

stamps (Section 99), of which each Insurance Institute throughout the Empire will issue its own of four different kinds, corresponding in value to the different contributions of the four wage classes. These stamps must be purchased beforehand by the employer, who will, on each payday, deduct one-half of the contribution for the previous week from the wages of the insured in his employ (the other half being payable by himself), and then paste an insurance stamp corresponding in value to the full contribution on to the receipt card (Sections 101–111) of the insured.

These receipt cards contain 47 spaces, *i.e.*, the number of weeks of the contributory year, which spaces must be filled up by stamps in regular succession.

The cards must be regularly numbered in succession, as required, for each individual separately, and stamped at the top with the name of the Insurance Institute which issued them, with the date of their issue, and with the name of the Insurance Institute which issued the immediately preceding card for the person in question. On being filled up they are collected and stored away by the insurance authorities.

Let us suppose, therefore, for example, that an insured person fills up two cards issued by Institute (A), and then moves into the district of Institute (B); the first card issued by (B) (that is card No. 3 for the person in question) will have to be stamped with the name of Institute (A). as well as with that of (B), while if he moves again into the district of Institute (C), that body will continue to number his cards in regular succession, stamping the first one of their issue with the name of (B). In this way each individual's cards can easily be traced back to his very first day of insurance, and it is easy to see, when a claim for allowance is sent in, whether it should be recognised as valid or no, of what wage class it should be, and, lastly, what Institutes are responsible for the payment of the same, as having received in their time contributions from the individual concerned.

Provision is made for cases in which the receipt cards are either lost or spoiled beyond recognition, by which, if the holder of such cards is able to prove that he paid a certain number of contributions, the Insurance Institute is authorised to make him out a new card with certificate to that effect.

Any employer making entries or marks upon the receipt cards other than those prescribed by the Act is punishable by a fine not exceeding 100 *l.*, or by imprisonment. The reason of this somewhat severe punishment for what might appear at first sight no great crime is that, when the idea of receipt cards, rather receipt books to last each insured person for years or for their life, which was the first proposition of the Bill, was first mooted, almost the entire labouring population took fright, believing that these receipt books would be simply a revival of the labourers' books formerly kept by employers, in which they were wont to write down observations upon the character, industry, &c., of those whom they employed. From the receipt books it would have been possible to obtain information as to the whole working life of the insured, and this proposition was so disagreeable to the working classes as a whole that they declared themselves willing to forego the benefits conferred upon them by the Bill altogether rather than see it pass with this hateful clause. The receipt card amendment has, however, met with general approbation, for the card only extends over one contributory year, whilst a provision has also been inserted to the effect that any insured may exchange his card for a new one whenever he wishes it at a slight expense, and the above-mentioned severe penalties may be inflicted upon any one making entries or marks upon the cards which are not prescribed by the Law.

Payment of allowances (Sect. 91).

The payment of allowances is effected through the instrumentality of the postal authorities.

As soon as a claim to an allowance is recognised as valid, the post office for the district in which the person entitled thereto resides is acquainted with the fact and informed as to the amount of the allowance in question.

The post office concerned will have then to pay the allowance in advance, and to send in its account at the end of the year to the central post office, which, in its turn, will transmit it to the reckoning department (Section 87) of the Imperial Insurance Office (*vide* Mr. Rodd's Report, p. 3). This department

department then apportions their proper share of payments for the allowances due to the various insurance institutes concerned, which are bound, immediately on receiving the notification to that effect from the Imperial Insurance Office, to make good the money advanced by the post offices in question.

Administration.

"Insurance Institutes" will be established throughout the Empire for the administration and execution of the provisions of this Act. They will probably be established in the larger Federal States according to provinces. In the case of medium-sized States, one institute will be established for each State, and for the smaller ones, separately or collectively, as is found to be most convenient.

The establishment of any insurance institute requires the sanction of the Imperial Insurance Office, as well as any alteration which may subsequently be made with respect to the districts of the institutes, the division of one large one into two or more smaller, or the junction of two or more smaller to form one greater institute, &c.

For the sake of simplicity in administration, the most extensive powers possible have been granted to the Imperial Insurance Office: and it seems almost a pity that the entire administration was not placed in the hands of some large central body. But this idea, supported by the National Liberals, met with considerable opposition from some of the States, and had to be dropped.

All persons coming under compulsory insurance are insured at the institute in whose district they reside.

As is the case in the other insurance laws, the powers granted to the lower administrative authorities of the State or Departmental Governments dovetail in to a great extent with those of the newly-created administrative bodies, and their assistance is frequently called in by the clauses of the Act to help in putting many of its provisions into execution, just as the postal administration is made use of for the payment of allowances.

Organs of the Institute.

1. At the head of the institute is placed a managing or directing board for the management of ordinary affairs and current business. Its members are appointed by the State or Departmental Governments from among their officials. Other members, salaried or honorary, may be added to this board by the provisions of the bye-laws drawn up for each institute by the committee.

2. This body consists of representatives of the two classes (employers and insured) numbering at least five members of each, to be elected by the directing boards of the various trades or miners' benefit clubs or local insurance funds, &c.

Members of this committee receive no salary, but the representatives of the insured are granted compensation for their loss of wages during the times in which they are attending to their official duties.

The committee has, in the first place, to draw up the bye-laws (Sections 54–57) for the Insurance Institute, and, after these have been passed, it must meet from time to time to control and supervise affairs, to make alterations in the procedure, &c. The committee in fact represents the legislative, while the directing board acts as the executive.

3. A council of supervision *may* also be formed by the committee to take the place of the latter, when it is not sitting, in regard to the duty of supervision, and it *must* be formed if the committee do not appoint any members to sit upon the directing board, in addition to the officials appointed to the board by the central State authorities.

The central State authorities will also appoint, with the sanction of the Imperial Chancellor, a State Commissioner, whose special duty it is to watch over the interests of the State and of the other Insurance Institutes, and to whom access is granted to all the books and papers, &c. of the Institute.

The local instruments for carrying out the orders of the directing board are "officers" ("Vertrauensmänner," *vide* Mr. Rodd's Report, p. 7; and Appendix III., p. 44) appointed from amongst the employers and insured. Members of the Council of Supervision and "officers" may not be members of the directing board.

An

An Arbitration Court must be established for every institute for the decision of disputed questions, claims, &c., which are not referred by provision of the Act to the lower administrative authorities. Appeal may generally be made from the decisions of this court to the Imperial Insurance Office, whose sentence is final.

The costs of administration are calculated at one mark per head of insured, amounting, therefore, to about 12,000,000 marks (600,000 *l.*). All has been done to reduce these expenses to a minimum, and in this respect it has been of immense advantage that the services both of the Postal Administration and of the lower administrative authorities have been secured to assist in carrying out the provisions of the Act, and the fact that, if the country post offices were not to be employed for the sale of insurance stamps it would have been necessary to erect 83,000 new offices for that purpose, is alone sufficient to show how much has been gained by impressing these State Departments into the service of the insurance.

All already existing benefit and insurance funds, whether simply local, or for trades or Government services, are left untouched by this law, which officially recognises their existence, and relieves their members of compulsory insurance, provided that the regulations of such funds meet certain conditions laid down in Sections 5 to 7, while the Act works conjointly with these funds as regards persons insured at one time with them, and at another under its own provisions.

I have now endeavoured to give a general view of the principal points of law for insurance against old age and infirmity. With regard to minor and more complicated points, I must refer to the translation of the law itself. Of the deficiencies of this translation I am only too well aware ; but I hope they may not be too severely criticised, in consideration of the real difficulty of translating German legal and technical language at once comprehensibly and literally.

Perhaps the most striking consideration in regard to this law as a whole is its irretrievable character, and when it is remembered that it touches the entire industrial population of the Empire, this fact assumes an even greater importance. Isolated provisions and clauses may be altered and amended, but the effect of the whole will remain ever present, and, like a rolling ball of snow, once started, will continue to increase in bulk and volume until the moment may come when the hands that fashioned it are no longer able to impel it further or to guide its course. It will become a force that must ever be reckoned with and taken into account by future generations. The step once taken cannot be retraced, and the measure, such as it is, bringing in its train possibly incalculable benefits, possibly also unforeseen economic difficulties, must be considered as an unalterable fact, unless it be swept away with all other existing institutions by the wave of some mighty social revolution.

(signed) *Esme Howard.*

APPENDIX (F.)

THE CONSEQUENCES of SUSPENSION of REGISTRY under the INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1876.

By *E. Vansittart Neale*, Esq., Barrister-at-Law.

1. BY the suspension of registration the society will, while the suspension lasts, cease to be a body corporate entitled to hold property or to sue in its corporate name, with the liability of its members limited to the number of shares they hold in the society. It will become a mere partnership of persons liable individually for its debts, without limitation, and under the great disadvantage that, if it consists of more than 20 members, it will under the provisions of the Companies Act, 1882, be an illegal body ; so that it will not be entitled to ask, for the purpose of carrying on its business, for any assistance from the courts of law, such as they formerly gave to large partnerships.

2. Now, as every partner will have the right to withdraw immediately from a partnership which has ceased to fulfil the fundamental condition of protecting him from liability for its debts, it follows that the members might practically rob the society with impunity, for if any member who was not paid off on demand should seize any of the property of the society, in all of which he would be part owner, as a guarantee for the sum due to him, he could not be convicted for stealing this property. The question would be one of account, which any magistrate before whom the matter was brought on summons, say by any past officer of the society, must dismiss, as soon as he understood the nature of the case.

3. I have said past officer, because there would really be no present officers, except for the purpose next mentioned ; since the rules of industrial and provident societies are never so executed as to make them binding on the members without the operation of the Industrial and Provident Societies Act, which will be suspended ; so that the society would be a partnership of the most unmanageable description possible ; a partnership without any articles of association defining the rights of the members among themselves.

4. The one exception which, as I have intimated, will exist to this state of confusion will be that of a suit against the society for debts due at the time when the suspension begins, for which purpose the Industrial and Provident Societies Act maintains the corporate character of the society, and therefore must keep up the machinery necessary for working it. But with this exception, through the combined effect of the want of statutory authority caused by the suspension of registration, and the absence of any authority only in the rules to bind the members otherwise than through the Act, the society would be destitute of any governing body.

5. All special privileges, *e.g.*, the exemption from charge for income-tax under Schedule D. ; the power of nomination ; the right to administer the property of members without letters of administration ; with all other minor privileges, will necessarily cease.

6. There will cease also all the facilities given by the Act to societies for amalgamation and voluntary dissolution, leaving only the power of the county court to dissolve the society by order.

7. The removal of the suspension would restore matters in the future to their normal state; but it would not undo the consequences of the suspension during the time it had lasted. If the society had managed to carry on its business during the period, care would be required to pass resolutions adopting and ratifying any acts done during this time; while in some cases, for instance, in the exemption of the profits from charge to income-tax, it would not be in the power of the society to alter the action of the law.

8. If the persistence of the society in refusing to comply with the requirements of the law induced the Registrar to *cancel* its registration, there would be added to all the inconveniences above mentioned the final one that the society will come to an end without any distribution of its property having been made, and that the only way of getting this property legally distributed would be either a deed, or if the society had no property in leases or lands an agreement, executed by *all* the members or the representatives of any who were dead; or an order of dissolution made by order of the county court, which, if there were any contested rights, would be the only course available. ("Co-operative News," vol. xx., p. 1399.)

Appendix (G.)

APPENDIX (G.)

NEW TRADE UNION REGULATIONS.

(Trade Union Acts, 1871 and 1876; Secretary for Scotland Act, 1887.)

In pursuance of the powers vested in us by the above-mentioned statutes, we, the Right Hon. Henry Matthews, one of Her Majesty's Principal Secretaries of State, so far as the aforesaid powers relate to England or Ireland, and the Most Honourable Schomberg Henry, Marquess of Lothian, K.T., Her Majesty's Secretary for Scotland, so far as the aforesaid powers relate to Scotland, do make the following additional regulations :—

15*a*. The removal of the registered office of a trade union from one country, within the meaning of Section 6 of the Trade Union Act Amendment Act, 1876, to another, shall not render it necessary to re-register the trade union in the country in which its new registered office is situate.

15*b*. All matters requiring registry shall be registered in, and returns and notices sent to the registrar of the country in which the registered office of a trade union is for the time being situate, copies of matters requiring registry being forwarded for recording to the registrars of each of the other countries in which it is carrying or intended to carry on business.

(signed) *Henry Matthews*,
One of Her Majesty's Principal
Secretaries of State.

Whitehall, 29 April 1890.

Lothian,
Her Majesty's Secretary for Scotland.

Office of the Secretary for Scotland,
Whitehall, 8 May 1890.

APPENDIX (H.).

LISTS OF SOCIETIES AND BRANCHES REGISTERED UNDER THE FRIENDLY SOCIETIES ACTS IN 1889 IN ENGLAND AND WALES.

(*a.*)—SOCIETIES.

FRIENDLY SOCIETIES [177].

Societies marked (B) are entitled to have Branches.
Societies marked (C) are Collecting Societies.
Societies marked (D) are Dividing Societies.
Societies marked (J) are Juvenile Societies.
Societies marked (M) are Medical Societies.

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
BEDFORD (1) -	377	Luton Friendly Societies Medical Institute (M).	25, Melson-street, Luton.
BERKS (3) - -	329	Prince Albert Juvenile Foresters Friendly Society (J).	St. Paul's School-room, Albert-street, Maidenhead.
	327	Maid Marian Juvenile Foresters Friendly Society (J).	Infant School, Speenhamland, R.O., Newbury.
	328	Whiteknights Pride Juvenile Foresters Friendly Society (J).	School-room, Woodley, Reading.
CAMBRIDGE (1) -	370	Buds of Promise Juvenile Foresters Friendly Society (J).	Abbey Rooms, Thorney, Peterborough.
CHESTER (2) -	1,338	Grange Tontine Friendly Society (D).	126, Oliver-street, Birkenhead.
	1,339	Freehold Permanent Benefit Society	Freehold Wesleyan Chapel, Old Chester - road, Tranmere, Birkenhead.
DERBY (3) - -	1,077	Loyal Beards United Sisters Friendly Society.	White Lion Inn, Castle Gresley, Burton-on-Trent.
	1,076	Glossop District Juvenile Odd Fellows Friendly Society (J).	Bedford House, Surrey-street, Glossop, Manchester.
	1,078	Spring of Hope Juvenile Foresters Friendly Society (J).	Horwich End National School, Whaley Bridge, Stockport.
DEVON (2) - -	1,080	Pride of the Yealm Juvenile Foresters Friendly Society (J).	Revelstoke Reading-room, Noss Mayo, Plymouth
	1,079	Guild of St. Michael - - -	The Vicarage, Otterton, Budleigh Salterton.
DORSET (1) - -	325	Poole Friendly Societies Medical Association (M).	Mount-street, Poole.
DURHAM (1) -	1,555	North of England Working Men's Friendly Society (B).	20, Nile - street, Bishopwearmouth, Sunderland

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
ESSEX (4) - -	953	Buckhurst Hill Juvenile Foresters Friendly Society (J).	Foresters' Hall, Buckhurst Hill.
	957	Pride of Essex, Canning Town, Juvenile Lodge of Odd Fellows Friendly Society (J).	Ordnance Arms Inn, Barking-road, Canning Town, E.
	956	Colchester Juvenile Odd Fellows, M.U. (J).	St. Botolph's School-room, Osborne-street, Colchester.
	949	Stratford and West Ham Juvenile Lodge of Odd Fellows Friendly Society (J).	Workman's Hall, West Ham-lane, Stratford, E.
GLOUCESTER (4) -	1,138	Crown Friendly Burial Society (C) -	68, York-road, Montpelier, Bristol.
	1,136	Eldon Co operating Benefit Society	Eldon House Inn, Berkeley-place, Bristol.
	1,139	Dursley Juvenile Mutual Provident and Sick Benefit Society (J).	Victoria Hall, Dursley.
	1,137	Stroud Juvenile Mutual Provident and Sick Benefit Society (J).	Lansdown Hall, Stroud, Gloucester.
HANTS (6) - -	965	Court Wilberforce Juvenile Foresters Friendly Society (J).	Half-Way House Coffee Tavern, Christchurch-road, Boscombe, Bournemouth.
	970	Portsmouth Dockyard and Steam Reserve Equitable Medical Society (M).	64, Brompton-road, Landport, Portsmouth.
	969	Dockyard Medical Provident Society of Southsea (M).	58, River-street, Somers-road, Southsea, Portsmouth.
	971	Loyal Hambrough Lodge of Odd Fellows, M.U., Juvenile Friendly Society (J).	Friendly Societies Hall, High-street, Ventnor, Isle of Wight.
	964	Winchester Juvenile Odd Fellows Friendly Society (J).	St. Thomas School-room, Winchester.
	968	Yar Juvenile Foresters Friendly Society (J).	Foresters' Hall, Yarmouth, Isle of Wight.
HERTFORD (6) -	392	Barkway Excelsior Friendly Society	Chaise and Pair, Barkway, Royston (Cambridgeshire).
	395	Buntingford Independent Foresters Friendly Society.	School-room, Baldock-lane, Buntingford.
	393	Hertford Juvenile Foresters Benefit Society (J).	Savings Bank-room, Town Hall, Hertford.
	394	Hoddesdon Juvenile Foresters Society (J).	Town Hall, Hoddesdon.
	391	Redbourn Juvenile Foresters, A.O.F., Friendly Society (J).	Club-room, Redbourn Common, St. Albans.
	390	Wheathampstead A.O.F. Juvenile Friendly Society (J).	Church School-room, Wheathampstead, St. Albans.
KENT (3) - -	1,436	Court Union Jack Juvenile Foresters Friendly Society (J).	Whitfeld Hall, Bank-street, Ashford.
	1,437	Boys of Kent Juvenile Odd Fellows Friendly Society (J).	Workmen's Club, Oakley-road, Bromley Common, Bromley.
	1,434	Young Robin Hood Juvenile Foresters Friendly Society (J).	Temperance Hall, Manor-road, Gravesend.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
LANCASTER (34) -	7,452	Accrington Perseverance Juvenile Odd Fellows Friendly Society (J).	Black Horse Hotel, Accrington,
	7,454	Earl of Iddlesleigh Society of Loyal Orangemen.	Colliers' Arms Inn, near Garswood Station, Ashton-in-Makerfield.
	7,477	Church House Sick and Burial Tontine Society (D).	Church House Reading-room, Green-lane, Formby, Liverpool.
	7,478	Litherland Loyal and Friendly Society.	Litherland Hotel, Sefton-road, Litherland, Liverpool.
	7,460	Abbey Friendly Benefit Society (D)	121, Walton Breck-road, Everton, Liverpool.
	7,462	Balliol Friendly Benefit Society (D)	Presbyterian Mission Hall, Brasenose-road, Bootle, Liverpool.
	7.472	Crescent Provident Benefit Society (D).	Crescent Schools, Field-street, Liverpool.
	7,466	Dog and Gun Sick and Burial Tontine Society (D).	Sefton Arms Inn, 4, Carr-lane, West Derby, Liverpool.
	7,457	Edge Hill Independent Friendly Society (D).	St. Mary's Mission-room, Shenstone-street, Edge Hill, Liverpool.
	7,453	Emmanuel Church Friendly Sick and Burial Society (D).	Club-room, 11, Brougham-terrace, Liverpool.
	7,480	International Friendly Benefit Society (D).	6, Maddox-street, Liverpool.
	7,481	Kirkdale Catholic Friendly Society (D).	Easby Hotel. Easby-road, Kirkdale, Liverpool.
	7,451	Little Primrose Protestant Friendly Tontine Society (D).	Mission-room, corner of Romeo-street and Oriel-road, Liverpool.
	7,473	Liverpool Grafton Friendly Society	143, Mill-street, Toxteth-park, Liverpool.
	7,449	Liverpool Hebrew Workmen's Benefit Society (Jewish).	10, Moon street, Liverpool.
	7,467	Liverpool Shipwrights' Protestant Benefit Society.	Mission-room. 93, Mill-street, Liverpool.
	7,459	Lodge Lane Friendly Society (D) -	58 and 60, Lodge-lane, Liverpool.
	7,446	Myrtle Benefit Society (D) - -	124, Pembroke-place, Liverpool.
	7,468	New Great George Sick and Burial Society (D).	38, Great George-street, Liverpool.
	7,465	Pioneer Friendly Tontine Society (D).	St. Mary's School-room, Westminster-road, Kirkdale, Liverpool.
	7,461	Priory Reform Friendly Sick and Burial Society (D).	School-room of the Primitive Methodist Chapel, Northumberland-terrace, Everton, Liverpool.
	7,458	St. Alexander's Friendly Benefit Society (D).	St. Alexander's School-room, St. John's-road, Bootle, Liverpool.
	7,469	St. Michael's Hamlet Friendly Society (D).	Church-room, Belgrave-road, St. Michael's Hamlet, Liverpool.
	7.463	Templar Hall Tontine Society (D) -	Templar Hall, Mill-street, Liverpool.
	7,456	Toxteth Tabernacle Men's Bible Class Mutual Benefit and Social Society (D).	Toxteth Tabernacle, Park-road, Liverpool.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
LANCASTER—*cont*^d.	7,475	Waterloo Sick and Burial Society (D).	91, Great Howard-street, Liverpool.
	7,464	Wesleyan Mission Sick Funeral and Divide Society (D).	Wesleyan Mission Hall, Greenwich road, Walton-on-the-Hill, Liverpool.
	7,479	Longridge Juvenile Lodge Order of Druids Friendly Society (J).	Board-room Co-operative Stores, Berry-lane, Longridge, Preston.
	7,450	Home for Life Society (C) - -	3, Royal Exchange, Manchester.
	7,445	Juvenile County Union Friendly Society (J).	54, Chapel-street, Salford, Manchester.
	7.471	Manchester District Widow and Orphans' Fund.	60, Downing-street, Ardwick, Manchester.
	7,474	Manchester United Friendly Societies Medical Association (M).	87, Grosvenor-street, Oxford-street, Manchester.
	7,455	Universal United Order Friendly Society (B).	65, Chapel-street, Salford, Manchester.
	7,447	Pioneer Juvenile Odd Fellows Friendly Society, National I.O.F. (J).	43. Knutsford-road, Warrington.
LEICESTER (5) -	781	Bruntingthorpe Victor Friendly Society.	Parochial School-room, Bruntingthorpe, Lutterworth.
	777	Nailstone Female Friendly Society -	School-room, Nailstone, Hinckley.
	779	Knighton Friendly Society - -	Craydock Arms Inn, Knighton.
	778	Foresters Medical Association and Dispensary (M).	45, Town Hall-lane, Leicester.
	776	Leicester District Grand United Order of Odd Fellows Juvenile Society (J).	7, Garibaldi Cottages, Curzon-street, Leicester.
LINCOLN (4) -	654	Grantham Good Intent Brotherhood.	Joiners' Arms Inn, Little Gonerley, Grantham.
	656	Sir John Juvenile Odd Fellows Friendly Society (J).	School-room, Laceby, Great Grimsby.
	657	Juvenile Amicable Society of Great Ponton (J).	Working Men's Parlour, Great Ponton, Grantham.
	653	Swinderby Working Men's Friendly Society.	Club-room, Swinderby, Lincoln.
MIDDLESEX (22) -	5,416	Camden, Kentish Town, and Hampstead Juvenile Foresters Friendly Society (J).	Board School. Mansfield-place, Kentish Town, N.W.
	5.401	Cereals - - - - - -	38, Bishopsgate-street Within, E.C.
	5,412	Chiswick and District Juvenile Foresters Friendly Society (J).	Boys' School, High-road, Chiswick.
	5,419	Dodsworth Slate Club (Sick Benefit Society) (D).	Lancaster road Wesleyan School-room, Lancaster-road, Notting Hill, W.
	5,403	Finsbury Park Working Men's Benefit Society (D).	67, Durham-road, Finsbury Park, N.
	5.423	Hyacinth Provident and Friendly Society (D).	Latimer-road Mission Hall, Blechynden-street, Notting Hill, W.
	5.396	Juvenile Guardian Total Abstinent Sons of the Phœnix Burial Society (J).	Railway Arms Coffee Tavern, Commercial-street, Bishopsgate, E.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
MIDDLESEX—*contd.*	5,445	Lily Juvenile Society (J). - -	St. Saviour's School-room, Staines-road, Upper Sunbury.
	5,400	Loyal Prince George of Cambridge Lodge, No. 2,922, of the I.O.O.F., Manchester Unity, Juvenile Society (J).	Mission-room, South End Green, Hampstead, N.W.
	5,433	Metropolitan and Provincial Industrial Society (C).	Memorial Hall, Farringdon-street, E.C.
	5,404	Metropolitan Cattle Market Total Abstinence Friendly Society (D).	430, Caledonian-road, Islington, N.
	5,406	Old Cherry Tree Permanent Mutual Sick Benefit Society (D).	Safe Harbour Inn, Arbour-street, Stepney, E.
	5,440	Oliver Cromwell Juvenile Lodge of Odd Fellows Friendly Society (J).	St. Agatha's School-room, Finsbury-avenue, Finsbury, E.C.
	5,446	Organ Builders' Provident Aid Society.	145, Hungerford-road, York-road, N.
	5,444	Royal George Juvenile Society (J).	George-Hotel, Glengall-road, Poplar, E.
	5,443	Royal Oak and West End Sick Benefit Society (D).	43, Pickering-place, Westbourne-grove, Bayswater, W.
	5,414	United Brothers of Ozorkow Provident Benefit Society (Jewish).	2, Prince's-street, Spitalfields, E.
	5,434	United Coachmen's Friendly Society	Bald Faced Stag, Worship-square, Finsbury, E.C.
	5,408	United Kingdom Unestablished Postal Employés Benefit Society.	54, St. Martin's-lane, W.C.
	5,402	United Sons of Progress Friendly Society.	Cromwell Coffee House, 85, High-street, Hoxton, N.
	5,425	Waltham Abbey District Past Grands' Lodge Friendly Society.	Alma Tavern, Alma-road, Ponders End.
	5,429	Willesden Juvenile Odd Fellows Friendly Society (J).	Boys' National School-room, Church End, Willesden.
MONMOUTH (7) -	935	Abergavenny District, Grand U.O. Odd Fellows Juvenile Friendly Society (J).	Monmouthshire House, Abergavenny.
	938	Loyal Samuel Workmen's Sick Accident and Funeral Fund.	Market Tavern Inn, Abersychan, Pontypool.
	940	Spring Juvenile Foresters Friendly Society (J).	Pelican Rooms, Ebbw Vale, R.S.O.
	937	Loyal Pearce's Pride Juvenile Lodge, Independent Order of Odd Fellows, M.U., Friendly Society (J).	Tradesman's Hall, Hill-street, Newport.
	939	Pontnewynydd Sheet Iron and Steel Works Sick and Benefit Society (D).	Mason's Workshed, Pontnewynydd Sheet Iron and Steel Works, Pontnewynydd, Pontypool.
	934	Ty Trist Colliery Colliers and Workmen's Sick and Funeral Fund Society.	Freemason's Arms Hotel, Castle-street, Tredegar.
	936	Whitworth and No. 7 Collieries, Colliers and Workmen's Sick and Funeral Fund Society.	Freemason's Arms Hotel, Castle-street, Tredegar.
NORFOLK (6) -	1,161	East Dereham Odd Fellows Widows and Orphans' Society.	Lord Nelson, East Dereham.
	1,164	Court Prospects Future Pride Juvenile Foresters Friendly Society (J).	Chapel-in-the-Field School-room, Norwich.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
NORFOLK—*contd.* -	1,160	East Anglian Sons Juvenile Friendly Society (J).	24, Pottergate-steeet, Norwich.
	1,167	Loyal Geoffrey Buxton Juvenile Lodge (J).	86, Upper St. Giles'-street, Norwich.
	1,163	Loyal Waterloo Juvenile Lodge of Odd Fellows (J).	St. Michael-at-Thorn School-room, Ber-street, Norwich.
	1,168	Agincourt Juvenile Lodge of Odd Fellows (J).	Church School-room, Wymondham, Norfolk.
NORTHAMPTON (1)	664	Eye Mutual Help Society - -	Red Lion Inn, Eye, Peterborough.
NOTTINGHAM (2) -	751	Queen Beeston Odd Fellows Juvenile Friendly Society (J).	Commercial Inn, Wollaton-road, Beeston, Nottingham.
	753	Past Grands' Friendly Society of the Nottingham District of the I.O. Odd Fellows, M.U.	Bell Inn, Angel-row, Market-place, Nottingham.
OXFORD (4) - -	366	Banbury Juvenile Odd Fellows Friendly Society (J).	10, Queen-street, Banbury.
	368	Bloxham Old Friendly Society -	Joiners' Arms, Bloxham, Banbury.
	367	Cropredy United Temperance Friendly Society.	Wesleyan School-room, Cropredy, Leamington Spa.
	365	Loyal Wychwood Forest Juvenile Society of Odd Fellows (J).	National School-room, Shipton, Chipping Norton.
SALOP (1) -	722	Oswestry and District Mutual Benefit Society.	1, Newport Villas, Victoria-road, Oswestry.
STAFFORD (8) -	2,359	Court Excelsior Juvenile Foresters Friendly Society (J).	Crown Hotel, Brownhills, Walsall.
	2,366	Robin Hood's Merry Boys' Juvenile Foresters Friendly Society (J).	Corngreave's Hotel, Cradley Heath.
	2,362	Loyal John Robinson Lodge Juvenile Odd Fellows Friendly Society (J).	School-room, Draycott-in-the-Clay, Derby.
	2,363	Hanley Equalised District Order of Druids Juvenile Friendly Society (J).	103, Brook-street, Hanley, Stoke-on-Trent.
	2,364	Court General Jackson Juvenile Foresters Friendly Society (J).	House of Mr. Joseph Clarke, Offley Hay, Eccleshall.
	2,358	Good Samaritan Juvenile Odd Fellows Friendly Society (J).	Wesleyan School-room, Silverdale, Newcastle.
	2,361	Young Oak of the Moorlands Lodge, Juvenile Druids Friendly Society (J).	New Inn, Sandy-lane, Brown Edge, Stoke-on-Trent.
	2,365	Shaftesbury Sick and Dividend Society (D).	Eagle Inn, Lower Rushall-street, Walsall.
SUFFOLK (5) -	984	Good Intent Juvenile Lodge of W.U. L.O. Ancient Shepherds (J).	Crown Inn, Hundon, Clare.
	982	Duke of Edinborough Mutual Assistance Society (D).	Duke of Edinborough Inn, Waterworks-street, Ipswich.
	987	Trafalgar Society (D) - - -	Trafalgar Inn, St. Helen's, Ipswich.
	985	Newmarket Hope Juvenile Lodge of Ancient Shepherds (J).	4, York-terrace, Newmarket.
	983	Pride of Ousden Juvenile Lodge of W.U.L.O. Ancient Shepherds (J).	Reading-room, Ousden, Newmarket.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
SURREY (3) - -	1,898	Barnes and Mortlake Juvenile Foresters Friendly Society (J).	British School, Worple Way, Mortlake, S.W.
	1,904	Camberwell Juvenile Odd Fellows Friendly Society (J).	Mission Hall, Leipsic-road, Camberwell, S.E.
	1,905	Lord Foley Juvenile Odd Fellows Friendly Society (J).	Alma Inn, Cleygate, Esher.
SUSSEX (5) - -	588	Adversane Mutual Benefit Society -	Blacksmiths' Arms Inn, Adversane, Billingshurst, R. S. O., Sussex.
	586	Ardingley Hand-in-Hand Friendly Society.	Greyhound Inn, Ardingley, Hayward's Heath.
	585	Telgate Forest Juvenile Foresters Frienely Society (J).	Black Swan Inn, Slaugham, Balcombe, Hayward's Heath.
	584	Court Barcombe, 7,672, Juvenile Foresters Society (J).	Village Room, Barcombe, Lewes.
	587	Court Victoria and Albert Juvenile Foresters Friendly Society (J).	King's Head Inn, Billingshurst, R.S.O.
WARWICK (5) -	1,656	Honourable Order of Modern Masons Friendly Society (B).	New Inns, Great Lister-street, Birmingham.
	1,655	Reservoir Friendly Sick and Dividend Society (D).	Sportsman Inn, Icknield Port-road, Birmingham,
	1,660	Newbold-on-Avon Heart and Hand Friendly Society.	Old Crown Inn, Newbold-on-Avon, Rugby.
	1,661	Stratford-on-Avon Juvenile Odd Fellows Friendly Society (J).	Seven Stars Inn, Rother-street, Stratford-on-Avon.
	1,658	Warwick Juvenile Foresters Friendly Society (J).	Dale Temperance Hotel, Old-square, Warwick.
WILTS (3) - -	461	Aldbourne Chase Juvenile Foresters Friendly Society (J).	Crown Hotel, Aldbourne, R.S.O. (Wilts).
	460	Vale of Cricklade Benefit Society -	Red Lion Inn, Cricklade.
	462	Gorse Hill Pride Juvenile Foresters Friendly Society (J).	Baptist School-room, Gorse Hill, Swindon.
WORCESTER (6) -	932	Good Samaritan Juvenile Foresters Friendly Society (J).	Green Dragon Inn, Bromsgrove.
	930	Hope of Malvern Juvenile Odd Fellows Friendly Society (J).	Lyttleton School-room, Great Malvern.
	925	Loyal Lygon Juvenile Lodge of Odd Fellows, Manchester Unity Friendly Society (J).	Concert Hall, Malvern Link.
	926	Fraternal Friendly Society of Tradesmen.	St. Andrew's Church Tavern, Nock's Fold, Netherton, Dudley.
	931	Youthful Friendship Juvenile Foresters Friendly Society (J).	Foresters' Hall, Stoke Works, Stoke Prior, Bromsgrove.
	929	Court Loyal Hope of Malvern Wells, No. 7,165, Juvenile Foresters Friendly Society (J).	Hawthorn Inn, Welland, Malvern Wells, R.S.O.
YORK (12) - -	4,313	British Lion Friendly Society -	Turf Inn, Church-street, Barnsley.
	4,311	Dewsbury Circuit Methodist New Connection Friendly Society.	Salem Sunday School, Halifax-road, Dewsbury.
	4,309	Heckmondwike Carriers Friendly Society.	Red Lion Inn, Heckmondwike, Normanton.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND—*continued.*			
YORK—*continued.*	4,324	Richard Oastler Lodge of Independent Odd Fellows Friendly Society.	Thornhill's Arms Inn, Bradford-road, Huddersfield.
	4,315	Hull Hebrew Self-Help Friendly Society (Jewish).	Spring Bank Hotel, Spring Bank, Kingston-upon-Hull.
	4,319	Imperial Order of Odd Fellows, Yorkshire Unity (B).	11, Claud Ferr, Seaton-street, Kingston-upon-Hull.
	4,321	Prosperity Lodge, Golden Fleece Friendly Society.	Shoulder-of-Mutton Inn, Kirkby Malzeard, Ripon.
	4,322	Scavengers' Independent Lodge, Friendly Society.	Dyer's Arms Inn, Garden-street, Leeds.
	4,312	Morley Wesleyan Friendly Society -	Wesleyan Schools, Queen-street, Morley.
	4,317	Scholes and District Teetotal Friendly Society.	Temperance Hall, Scholes, R.O., Wigan.
	4,310	Sheffield Christian and Educational Institute Sick and Funeral Society.	The Institute, Surrey-street, Sheffield.
	4,314	Royal Independent Odd Fellows -	Royal Oak Inn, Thongsbridge, Huddersfield.
WALES:			
BRECON (1) -	288	Flower of Wales Independent United Brethren Friendly Society.	Mount Pleasant Inn, 146, King-street, Brynmawr, R.S.O.
DENBIGH (3) -	269	Bettws-yn-Rhos Union Friendly Society.	Club-Room, Saracen's Head Inn, Bettws-yn-Rhos, Abergele.
	270	Gwersyllt and District Sick and Burial Tontine Benefit Society (D).	Horse Shoe Inn, Gwersyllt, Wrexham.
	268	Star of Maclor Colliers Sick and Burial Tontine Benefit Society (D).	Black Lion Inn, Hope-street, Wrexham.
GLAMORGAN (3) -	1.731	Principality Friendly Society (C.) -	9, North-road, Duke-street, Cardiff.
	1,735	Cwmavon and Neath District Juvenile Ivorites Society (J).	3, Albert-terrace, Melincrythan, Neath, Swansea.
	1,732	Ffaldan Collieries Friendly Society -	Ffaldan Reading-Room, Pontycymmer, Garw Valley.
MERIONETH (1) -	78	Llanuwchllyn Jubilee Female Friendly Society.	School-house, Llanuwchllyn, Bala, R.S.O.

CATTLE INSURANCE SOCIETIES [2].

ENGLAND:		
LINCOLN (1) - - -	Walcot Pig Club - -	Office of Frank Reynolds, Wheelwright, Walcot.
YORK (1) - - -	Saddleworth Cattle Club - - -	Church Inn, Saddleworth, Oldham.

BENEVOLENT SOCIETIES [2].

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
MIDDLESEX (1) -	5,420	Sociedad de Beneficencia Ibero-Americana (the Ibero-American Benevolent Society).	21, Billiter-street, E.C.
SUSSEX (1) - -	583	Helping Hand Philanthropic Society	Port Hall Tavern, Prestonville, Brighton.

WORKING MEN'S CLUBS [57].

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
ENGLAND:			
BERKS (1) - -	326	Bisham Club and Institute - -	Club-room, Bisham, Great Marlow.
ESSEX (8) - -	259	Victoria Social Club - - -	295, Victoria Dock-road, Custom House, E.
	958	East Ham Working Men's Institute	Old Schools, Wakefield-street, East Ham, E.
	950	Forest Gate Constitutional Club -	8, Sebert-road, Forest Gate, E.
	960	Plaistow Central Liberal and Radical Club and Institute.	2, North-street, Broadway, Plaistow, E.
	952	Polish Workmen's Social Club -	Campbell-road, Silvertown, E.
	948	Stratford Enterprise Working Men's Club.	14, Salway-road, Stratford, E.
	954	Upton Park District Constitutional Club.	12, Raymond-road, Upton Park.
	951	Walthamstow Unionist Social Club	Gosport-road, Walthamstow.
GLOUCESTER (1) -	1,140	Thrupp Working Men's Club -	Club-house, The Thrupp, Stroud, Gloucester.
HANTS (1) - -	966	Newtown Working Men's Liberal and Radical Club.	Onslow-road, Newton, Southampton.
KENT (3) - -	1,432	Brasted Working Men's Club and Institute.	The Club, Brasted.
	1,433	Halling Working Men's Club and Institute.	Club House, Lower Halling, Rochester.
	1,435	M. U. Odd Fellows' Club - -	14, Edward-street, Woolwich.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
ENGLAND—*continued.*			
LANCASTER (1)	7,448	Flookburgh Village Club	Village Hall, Flookburgh, Cark-in-Cartmel, Carnforth.
LEICESTER (1)	780	Highfields Working Men's Club and Institute.	12, Bartholomew-street, Leicester.
MIDDLESEX (26)	5,426	Adelaide Working Men's Club and Institute.	4, Willow Vale, Shepherd's Bush, W.
	5,431	Borough of Shoreditch Liberal and Radical Working Men's Club and Institute.	43, New North-road, Hoxton, N.
	5,411	Bow and Bromley Working Men's Club.	4, St. Leonard-street, Bromley, E.
	5,436	Bowes Park Liberal and Radical Club.	9, Riverside-terrace, Russell-road, Bowes Park, N.
	5,417	Brompton Club	142, Fulham-road, S.W.
	5,418	Castle Working Men's Club	27, Dean-street, St. George's-in-the-East, E.
	5,413	Central Democratic Club	28, Gray's Inn-road, W.C.
	5,421	Commercial Street Working Men's Club.	34, Commercial-street, Whitechapel, E.
	5,432	Golborne Liberal Club	363, Portobello-road, North Kensington, W.
	5,399	H. B. Social Club	Club House, Horse Shoe-court, Ludgate-hill
	5,409	Hibernian Club	52, Belle-street, Marylebone.
	5,397	Inflexible Liberal Club	2, William-street, Kensington, W.
	5,398	London Fields Radical Working Men's Club.	1 & 2, Twemlow-terrace, London Fields, E.
	5,428	Mile End Liberal and Radical Club	137, Globe-road, E.
	5,395	Morley Radical Club and Institute	4, Pemberton-place, Mare-street, E.
	5,442	North St. Pancras Working Men's Club and Institute.	40, Ashdown-street, Kentish Town, N.W.
	5,438	Perseverance Working Men's Club	157, Morning-lane, Hackney, E.
	5,427	Ponders End Liberal and Radical Club and Institute.	High-street, Ponders End.
	5,430	Seymour Working Men's Club and Institute.	72, Seymour-place, Bryanston-place, W.
	5,439	Shacklewell Working Men's Social Club and Institute.	Colvestone House, Ridley-road, Dalston, N.E.
	5,422	Spitalfields Working Men's Club	54, Old Montague-street, E.
	5,437	Twickenham Working Men's Club and Institute.	Grove Cottage, Heath-road, Twickenham.
	5,407	United Scandinavian Club	43, Rathbone-place, Oxford-street, W.

APPENDIX (H.)—1889—*continued.*

COUNTY.	Number.	NAME OF CLUB.	REGISTERED OFFICE.
ENGLAND—*continued.*			
MIDDLESEX—*contd.*	5,410	West End Bakers' Club - -	51, Carlisle-street, Edgware-road, Marylebone, W.
	5,405	Whitmore Conservative Working Men's Club.	593, Harrow-road, W.
	5,424	Woodberry Town Working Men's Club.	8, Market-place, St. Ann's-road, Stamford Hill, N.
NORFOLK (2) -	1,166	Thorpe Hamlet Working Men's Club.	Beatrice-road, Thorpe Hamlet, Norwich.
	1,162	Great Yarmouth Radical Club -	93, South Market-road, Great Yarmouth.
NORTHAMPTON (1)	663	Irchester Working Men's Club -	Townwell-lane, Irchester, Wellingborough.
SUFFOLK (2) -	981	Ipswich Working Men's Club -	27, Waterworks-street, Ipswich.
	986	Kelsale Working Men's Democratic Club.	Dorley's Corner, Kelsale, Saxmundham.
SURREY (6) - -	1,906	Battersea Reform Working Men's Club.	38, Grant-road, Battersea, S.W.
	1,900	Mortlake Working Men's Club and Institute.	Mortlake Working Men's Club and Institute, Mortlake, S.W.
	1,907	North Camberwell Enterprise Radical Club and Institute.	36, Southampton-street, Camberwell, S.E.
	1,901	North Camberwell Liberal Club -	430, Old Kent-road, S.E.
	1,899	North Lambeth Progressive Club -	122, Kennington-road, S.E.
	1,903	United Working Men's Club - -	42, Borough-road, S.E.
SUSSEX (1) - -	582	Ashurst Wood Social Club and Institute.	Quarry House, Ashurst Wood, East Grinstead.
WORCESTER (1) -	924	Bellbroughton Workmen's Club -	Club House, High-street, Bellbroughton, Stourbridge.
YORK (2) - -	4,320	Bradley Mills School Working Men's Club.	Bradley Mills School, Leeds-road, Huddersfield.
	4,318	North West Ward Working Men's Liberal Club.	Quarry House, Woodhouse, Leeds.

APPENDIX (H.)—1889—*continued.*

SPECIALLY AUTHORISED SOCIETIES [20].

(Unless otherwise indicated, the Special Authority is that of 16th May 1876.)

COUNTY.	Number.	NAME OF SOCIETY.	REGISTERED OFFICE.
ENGLAND:			
ESSEX (1) - -	955	Colchester Working Men's Mutual Loan Society, No. 14.	Mr. Marshall Bruce's, Stanwell street, Colchester.
HANTS (1) - -	967	Portsmouth and South of England Grocers' Assistants Mutual Benefit Association (S.A., 20th March 1877, and Fr.)	Railway Hotel, Commercial road, Landport, Portsmouth.
LANCASTER (4) -	7,483	Shop Assistants' National Sick and Out of Employment Society (S.A., 20th March 1877, and Fr.)	181, Duckworth-street, Darwen.
	7,482	Heaton Norris Mechanics' Arms Inn, 49th Twenty-four Pounds Money Club.	Mechanics' Arms Inn, Heaton Norris, R.O., Stockport.
	7,476	No. 4 Fox and Dog Inn 30 *l.* Money Club.	Fox and Dog Inn, Toad-lane, Rochdale.
	7,470	Regent No. 6, 30 *l.* Money Club -	Regent Tavern, Regent-street, Rochdale.
MIDDLESEX (4) -	5,393	Hope Auxiliary Winter Fund of Painters and Glaziers (S.A., 20th March 1877).	Blue Posts, Newman-street, Oxford-street, W.
	5,394	Jolly Fellows Society - - -	2, Britannia-street, King's Cross-road, W.C.
	5,435	Scientific Dresscutters' Benefit Society (S.A., 20th March 1877, and Fr.)	272, Regent Circus, W.
	5,441	Stag Mutual Investment and Loan Society.	Bald Faced Stag, East Finchley.
NOTTINGHAM (1) -	752	Nag's Head 2 *l.* 10 *s.* Loan Society -	1, Stoney-street, Nottingham.
SOMERSET (1) -	928	Horsington Provident and Friendly Society (S.A., 23rd March 1877).	Club Room, Horsington, Bath.
STAFFORD (1) -	2,360	Green Man Permanent Money Society.	Green Man Hotel, High-street, Harborne, Birmingham.
WARWICK (2) -	1,657	City of Birmingham Permanent Money Society.	Yorkshire Grey Hotel, Dudley-road, Birmingham.
	1,659	City Mutual Money Society - -	Peacock Inn, 25, Darwin-street, Birmingham.
WORCESTER (1) -	928	Brighton Money Society - -	Malt Shovel Inn, Brighton-road, Balsall Heath, Birmingham.
YORK (2) - -	4,323	South Bank and Grangetown Workmen's Loan and Saving Society.	42, Cleveland-street, South Bank, R.S.O.
	4,316	Industrial Twenty Pounds Money Club.	Fleece Hotel, Stanningley, Leeds.
WALES:			
GLAMORGAN (2) -	1,734	Cardiff Orchestral Society (S.A., 3rd October 1879).	7, Richmond Crescent, Cardiff.
	1,733	Swansea United District of the A.O.F. Investment Association (S.A., 1st June 1882).	27, Orange-street, Swansea.

APPENDIX (H.)—1889—*continued.*

(*b.*) BRANCHES.

INDEPENDENT ORDER OF ODD FELLOWS, MANCHESTER UNITY [23].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
BUCKS	–	Aylesbury District	- - -	23, Market-square, Aylesbury.
DURHAM	6,854	Loyal Drayton Parslow Lodge.	Stony Stratford	The Schools, Drayton Parslow, Bletchley Station.
ESSEX	6,794	„ Bishop Lightfoot Lodge.	Bishopwearmouth	Bishopwearmouth Church Institute, Low Row, Bishopwearmouth.
HANTS	6,827	„ Ironsides Lodge	North London	North Grove Tavern, Grove, London-road, Walthamstow.
	6,840	„ Imperial Lodge	Godalming	School-room, Queen's-road Farnborough.
	6,816	„ Pride of Oakley Lodge.	Reading	Red Lion Inn, Oakley, Basingstoke.
	6,583	„ Royal Oak Lodge	Southampton	White Horse Inn, Otterbourne, Winchester.
	6,644	„ Pride of Southwick Lodge.	Portsmouth	Golden Inn, Southwick, Fareham.
	6,660	„ Pride of Waterloo Lodge.	Portsmouth	Waterloo Hotel, Waterlooville, Cosham R.S.O.
KENT	6,820	„ Perseverance Lodge	St. Mary Cray	Greyhound Inn, Beckenham.
	6,841	„ Weald of Kent Lodge	Maidstone	King's Arms Inn, Headcarn, Ashford.
	6,689	„ Pride of Hatcham Lodge.	South London	Railway Tavern, New Cross-road, S.E.
LEICESTER	6,825	„ Cradock Lodge	Leicester	Cradock Arms Inn, Knighton, Leicester.
	6,847	„ Union Lodge	Leicester	General Elliott Inn, Willoughby Waterless, Loughborough.
MIDDLESEX	6,713	„ Perseverance Lodge	Richmond (Surrey)	Black Horse Inn, High-street, Southall.
	6,676	„ Lady Freake Lodge	Richmond (Surrey)	Briar-road School-room, Twickenham.
NORTHAMPTON	6,790	„ Royal Jubilee Lodge.*	Oundle	Nag's Head Inn, Oundle.
	6,778	„ Victoria Lodge	Oundle	Red Lion Inn, Warmington, Oundle.

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* This branch was previously an independent society. It is therefore included among the conversions in the tables on pp. 4, 5.

Appendix (H.)—1889—*continued.*

Independent Order of Odd Fellows, Manchester Unity—*continued.*

County.	Lodge Number.	Branch.	District.	Place.
England—*continued.*				
Notts - - -	6,646	Loyal Carnarvon Lodge -	Mansfield - -	Rose and Crown, Stoneyford-lane, Sutton-in-Ashfield, Mansfield.
Suffolk - -	6,813	„ Victoria Lodge -	Bury St. Edmunds -	Swan Inn, Little Waldingfield, Sudbury.
WALES:				
Brecon - -	2,017	„ Sons of Llewellyn Lodge.	Merthyr Tydfil -	Cross Keys Inn, Cefn Coed, Merthyr Tydfil.
Glamorgan -	6,799	„ Jubilee Lodge -	Cardiff - - -	Royal George Hotel, Mackintosh-place, Roath, Cardiff.
	6,552	„ Seren Morganwg Lodge.	Pontypridd - -	Richards Arms Inn, Trebanog.

ANCIENT ORDER OF FORESTERS [23].

County.	Court Number.	Branch.	District.	Place.
ENGLAND:				
Berks - -	6,072	Court Lily of the Valley	North Wilts - -	National School, Stanford-in-the-Vale, Faringdon.
Hants - - -	7,591	„ Meon Valley -	Liphook - - -	The George, Eastmeon, Petersfield.
	7,022	„ Dudingston - -	South Western -	Blacksmiths' Arms Inn, Stubbington, Fareham.
Hereford -	7,449	„ Bryngwyn - -	Herefordshire - -	Black Swan Inn, Much Dewchurch, Hereford.
Kent - - -	7,696	„ Grosvenor - -	Tunbridge Wells -	Harp Hotel, Tunbridge Wells.
Lancaster - -	7,526	„ The Angel - -	Wigan - - -	Angel Hotel, Scholes, Wigan.
Monmouth - -	7,092	„ Maesruddud -	Monmouthshire -	Holly Bush Inn, Holly Bush, Bedwellty.
	7,624	„ Monnow Side -	Monmouthshire -	Bell Hotel, Skenfrith, Monmouth.

APPENDIX (H.)—1889—*continued.*

Ancient Orders of Foresters—*continued.*

COUNTY.	Court Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
NORFOLK - -	7,524	Court Friend-in-Need -	Norwich and East Norfolk.	Canterbury Arms Inn, Alderford, Norwich.
	7,444	„ Industry - -	Norwich and East Norfolk.	New Inn, Coltishall, Norwich.
SOMERSET - -	7,692	„ Pride of Limington	Weymouth United -	National School-room, Limington, Taunton.
	7,719	„ Nunney Castle -	Warminster United -	George Inn, Nunney, Frome.
	7,733	„ Pride of South Petherton.	Weymouth United -	Bell Hotel, South Petherton, S.O.
	7,660	„ Friendship - -	Weymouth United -	Duke of Cornwall Hotel, Stoke-under-Ham, S.O.
STAFFORD - -	7,640	„ Loyal Cross - -	Greets-green and Wednesbury.	Cross Inn, Level-street, Brierley Hill.
WILTS - - -	6,473	„ Druids Rest -	North Wilts - -	Lion Inn, Avebury, Calne.
WORCESTER -	7,216	„ Royal Oak - -	Worcester - -	Royal Oak Inn, Broadwas, Worcester.
YORK - - -	7,711	„ St. Augustine -	Kingston-upon-Hull	Mission-room, Maple-street, St. John's Wood, Cottingham, Kingston-upon-Hull.
	176	„ Paradise Regained	Keighley Economical	Odd Fellows Hall, Upper Green, Keighley.
	7,717	„ St. Martin - -	Leeds - - -	St. Martin's Parish Room, Newton Park, Leeds.
	7,510	„ Priory - - -	Barnsley Town -	Pheasant Inn, Monk Bretton, Barnsley.
WALES:				
GLAMORGAN	6,779	„ Eaton - - -	Swansea United -	Poundfold Inn, Three Crosses, Gower.
PEMBROKE - -	7,712	„ Glan Gwain - -	Swansea United -	Cambrian Inn, Fishguard, R.S.O.

APPENDIX (H.)—1889—*continued.*

ANCIENT ORDER OF SHEPHERDS [5].

COUNTY.	Sanctuary Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
CHESTER - -	448	Sanctuary Vulcan - -	- - -	Bridge Inn, Northwich.
HERTS - -	–	St. Albans and Watford District.	- - -	"Wharncliffe," Verulam road, St. Albans.
KENT - - -	3,825	Sanctuary Perseverance -	- - -	Whitfeld Hall, Bank-street, Ashford.
	4,138	Sanctuary Men of Kent -	- - -	White Lion Hotel, Tenterden, Ashford.
SUFFOLK - -	2,523	Sanctuary Guardian Angel	Great Yarmouth and East Anglian.	Three Tuns Inn, High-street, Gorleston, Great Yarmouth.

AMALGAMATED INDEPENDENT ORDER TOTAL ABSTINENT SONS OF THE PHŒNIX [2].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
MIDDLESEX -	–	Rose of Bromley Lodge -	- - -	84, St. Leonard-street, Finsbury, E.C.
	–	William Moore Lodge -	- - -	93, High-street, Poplar.

ANCIENT BENEFIT FRIENDLY SOCIETY [12].

GLOUCESTER -	–	Victory Lodge - -	- - -	Victory Hotel, Bristol.
MONMOUTH - -	–	Henry the Fifth Lodge -	- - -	Market Tavern, Monmouth.
SOMERSET - -	–	Old Steadfast Lodge -	- - -	96, Bedminster Parade, Bristol.
	–	Perseverance Lodge -	- - -	Warwick Arms Inn, Clutton, Bristol.
	–	Progress Lodge - -	- - -	Tyning Inn, Redstock.
	–	Pride of Temple Lodge -	- - -	Foresters' Arms Inn, Avon-street, Temple, Bristol.
	–	Royal Engineer and Artillery Lodge.	- - -	Prince of Wales Hotel, Weston-super-Mare.
	–	Queen of the West Lodge	- - -	Blackbird Inn, Winterfield, Paulton.

Appendix (H.)—1889—*continued.*

Ancient Benefit Friendly Society—*continued.*

County.	Lodge Number.	Branch.	District.	Place.
WALES:				
Glamorgan -	–	Royal Exchange Lodge -	- - -	Royal Exchange, Canton, R.O., Cardiff.
	–	Princess Royal Lodge -	- - -	Princess Royal Inn, Cardiff.
	–	Good Samaritan Lodge -	- - -	Canford Inn, Dowlais.
	–	Lord Windsor Lodge -	- - -	Lord Windsor Hotel, Grangetown, Cardiff.

ANCIENT NOBLE ORDER OF UNITED ODD FELLOWS, BOLTON UNITY [6].

ENGLAND:				
Lancaster - -	304	Rose of England Lodge -	- - -	Angel Hotel, Ashton-in-Makerfield, Newton-le-Willows.
	144	Conquering Hero Lodge -	Bury - - -	Black Bull Inn, Stanley-street, Bury.
	392	True Blue Branch Lodge	- - -	Blue Bell Inn, Downall-green, Ashton.
	751	Robert Burns Lodge -	Manchester, Openshaw, and Salford.	Hayfield Arms Inn, Hayfield-street, Pendleton, Manchester.
Stafford - -	748	Star of Hope Lodge -	North Staffordshire -	Turk's Head Inn, Hope-street, Hanley.
York - - -	263	Tradesman Lodge - -	- - -	Bay Horse Inn, Lindley, Huddersfield.

ANCIENT ORDER OF ROMANS [1].

County.	Senate Number.	Branch.	District.	Place.
ENGLAND:				
York - - -	110	Prosperous Senate - -	- - -	Angel Inn, Halifax.

APPENDIX (H.)—1889—*continued.*

BRITISH UNITED ORDER OF ODD FELLOWS [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
YORK - - -	338	Victoria Lodge - -	Darlington - -	King's Arms Inn, Fossgate, York.

DERBY MIDLAND UNITED ORDER OF ODD FELLOWS [1].

ENGLAND:				
DERBY - -	–	Derby District, No. 1 -	- - -	Spencer's Vaults, 8, New Market, Derby.

DORSET FRIENDLY SOCIETY [1].

COUNTY.	Branch Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DORSET - -	--	Shaftesbury Branch -	- - -	181, Angel-square, Shaftesbury.

GRAND INDEPENDENT ORDER OF LOYAL CALEDONIAN CORKS FRIENDLY SICK AND DIVIDEND SOCIETY [4].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DERBY - -	94	Lodge No. 94 - -	- - -	Old House at Home, Larges-street, Derby.
	121	Lodge No. 121 - -	- - -	Rose Hill Tavern, Loudoun-street, Derby.
WARWICK -	3	Lodge No. 3 - - -	- - -	Holte Arms Inn, Clifton-road, Aston, Birmingham.
	506	Lodge No. 506 - -	- - -	Mason Arms Inn, High-street, Solihull, Birmingham.

APPENDIX (H.)—1889—*continued*.

GRAND UNITED ORDER OF ODD FELLOWS [22].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DERBY - - -	823	Good Samaritan Lodge -	- - -	Cross Keys Inn, Swanwick, Alfreton.
KENT - - -	804	Star of Woolwich Lodge	London - - -	Castle Inn, Edward-street, Woolwich.
LANCASHIRE -	7	Alabama Lodge - -	Oldham-above-Town Dissrict.	Royal Hotel, Lees-road, Oldham.
SALOP - - -	109	Loyal Boreatton Lodge -	Bronington - -	Boreatton Arms Hotel, Baschurch, Shrewsbury.
STAFFORD -	3,314	United Brethren Lodge -	Staffordshire Potteries	Globe Inn, 15, High-street, Tunstall, Stoke-on-Trent.
YORK - - -	378	All England's Glory Lodge.	Wakefield First -	Wellington Inn, Alverthorpe, R.O., Wakefield.
	997	Rose of Airedale Lodge -	Bingley - - -	White Horse Inn, Bingley.
	–	Hightown Economical District.	- - -	Milton-street, Heckmondwike, Normanton.
	947	Rose in Bloom Lodge -	- - -	Woolpack Inn, High-street, Heckmondwike.
	611	Pacific Lodge - - -	Humber - - -	Albert Hotel, Scott-street, Kingston-upon-Hull.
WALES:				
DENBIGH - -	110	Pride of Wales Lodge -	Bronington - -	Wheatsheaf Inn, Gwersyllt.
	1,070	Loyal Perseverance Lodge	Wrexham - -	Red Lion Inn, Marchwiel, Wrexham.
	108	Royal Cambrian Lodge -	Bronington - -	White Hart Inn, Pentre, Cefn.
	136	Loyal Hope and Anchor Lodge.	Bronington - -	Anchor Inn, Pentrechristinydd.
	115	Royal Ancient Britons Lodge.	Bronington - -	Eagle Inn, Rhos.
	116	Loyal Sir W. W. Wynn Lodge.	Bronington - -	Duke of Wellington Inn, Duke-street, Ruabon.
	625	Pride of Southsea Lodge	Wrexham - -	Rollers Arms Inn, Southsea, Wrexham.
FLINT - - -	1,081	Maes Garmon Lodge -	Hope - - -	Pontblyddyn Inn, Leeswood, Mold.
	–	Mold District - - -	- - -	Royal Oak Hotel, New-street, Mold.
GLAMORGAN -	2,745	Pride of Glyn Taff Lodge	Pontypridd and Rhondda.	Duffryn Arms Inn, Rhydfelen, Pontypridd.
	2,860	Lady William Lewis Lodge.	Pontypridd and Rhondda.	Angel Inn, Troedyrhiw, Merthyr.
	1,322	Lily of Rhondda Lodge -	Pontypridd and Rhondda.	Partridge Hotel, Ystrad Rhondda.

APPENDIX (H.)—1889—*continued.*

GREAT GRIMSBY UNITED ORDER OF ODD FELLOWS [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
LINCOLN - -	2	General Havelock Lodge	- - -	Friendly Societies Hall, Lower Spring-street, Great Grimsby.

IMPROVED INDEPENDENT ORDER OF ODD FELLOWS, LONDON UNITY [2].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
MIDDLESEX - -	–	Eastern Star Lodge -	East London - -	Sir John Barleycorn, North-street, Poplar, E.
WILTS - - -	–	Loyal Gordon Lodge -	West London - -	Kooloo Coffee Tavern, Bridge-street, New Swindon.

IMPROVED INDEPENDENT ORDER OF ODD FELLOWS, SOUTH LONDON UNITY [2].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
MIDDLESEX - -	7	Henry John Lodge -	Western - - -	Blenheim Arms, Cale-street, Chelsea.
	–	Look to the Future Lodge	Western - - -	Royal Pair Inn, Gloucester Grove, South Kensington, S.W.

INDEPENDENT ORDER OF ODD FELLOWS, EAST ANGLIAN UNITY [3].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
NORFOLK - -	5	Loyal Friend-in-Need Lodge.	No. 1 Norwich -	White Hart Inn, Ashill, Watton, S.O.
	4	Loyal Working Man's Friend Lodge.	No. 1 Norwich -	Hope Inn, Harleston.
	–	No. 1 Norwich District -	- - -	Fountain Inn, St. Benedict's, Norwich.

APPENDIX (H.)—1889—*continued.*

INDEPENDENT ORDER OF ODD FELLOWS, KINGSTON UNITY [2].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
LINCOLN - -	227	Loyal Jubilee Lodge -	Wainfleet - -	Five Bells Inn, Butterwick, Boston.
MIDDLESEX -	229	Pride of Wood Green Lodge.	Shields - - -	Park Coffee House, Leamington Avenue, Noel Park.

INDEPENDENT ORDER OF RECHABITES, SALFORD UNITY [103].

COUNTY.	Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
BERKS - -	1,732	Jubilee Tent - - -	Berks, Bucks, and Oxon.	Congregational School-room, Hungerford.
CHESTER - -	1,900	Beehive Tent - -	Winsford and Norley, No. 19.	Wesleyan School, Acton, Nantwich.
	1,941	Mount Pleasant Tent -	Winsford and Norley, No. 19.	Mount Tabor School-room, Barnton, Northwich.
	1,102	Love and Prosperity Tent	Ashton-under-Lyne, No. 2.	Temperance Hall, Francis-street, Dukinfield.
	1,789	Excelsior Tent - -	Winsford and Norley, No. 19.	Wesleyan School, Goostrey, Crewe.
	1,828	Primrose (Female) Tent	Winsford and Norley, No. 19.	Wesleyan School, Goostrey, Crewe.
	369	City of Refuge (Female) Tent.	Winsford and Norley, No. 19.	Wesleyan School-room, Kingsley.
	1,862	Hope of Lostock Tent -	Winsford and Norley, No. 19.	Wesleyan School-room, Lostock Graham, Knutsford.
	1,719	Mrs. Tomkinson (Female) Tent.	Winsford and Norley, No. 19.	Wesleyan School-room, Middlewich.
	1,652	Bethesda Tent - -	Winsford and Norley, No. 19.	Wesleyan School, Plumbley, Knutsford.
	1,911	Charity Tent - - -	Runcorn and Frodsham, No. 9.	St. John's School-room, Runcorn.
	1,131	Victoria Tent - - -	- - -	Central Hall, Stockport.
	1,829	Unity (Female) Tent -	Winsford and Norley, No. 19.	Town Hall, Tarporley.
CORNWALL -	1,861	Providence Tent - -	- - -	Coffee Tavern, Bodmin.
	1,370	Hand and Heart Tent -	Cornwall, No. 46 -	Temperance Hall, Alma-place, Redruth.
	1,869	One and All Tent - -	- - -	Friends' Meeting House, St. Austell.
	1,129	Providence Tent - -	South Devon - -	Star Hall, Saltash, R.S.O.

APPENDIX (H.)—1889—*continued.*

Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
DERBY	1,851	Excelsior Tent	Manchester, No. 1	Primitive Methodist School, Buxton.
	1,750	Pride of Grassmor Tent	Sheffield, No. 11	New-street, Grassmoor, Chesterfield.
	1,187	Sir Wilfrid Lawson Tent	North Midland, No, 37.	Co-operative Hall, Albert-street, Derby.
	1,393	Hope of Long Eaton Tent	North Midland, No. 37.	Zion Lecture Hall, Long Eaton, Nottingham.
DEVON	1,917	Pride of Chagford Tent	Exeter, No. 23	Bible Christian School-room, Chagford, Newton Abbott.
	670	Pisgah Tent	North Devon, No. 47	13, High-street, Clovelly, Bideford.
	1,896	Beehive Tent	Exeter	Temperance Hall, Crediton.
	1,879	Hope of Hatherleigh Tent	Exeter, No. 23	Drill Hall, Hatherleigh, R.S.O.
DORSET	1,859	Star of Blandford Tent	Southern, No. 42	65, Salisbury-street, Blandford.
	1,946	Progress Female Tent	Southern, No. 42	Temperance Hall, Park-street, Weymouth.
DURHAM	1,355	Sure to Win Tent	Durham County, No. 33.	Miners' Committee-room, Robinson-street, Houghton-le-Spring, Fence Houses.
HANTS	1,432	Happy Thought Tent	Berks, Bucks, and Oxon, No. 38.	Mission Hall, Aldershot.
	1,813	Lily of the Valley Tent	Salisbury, No. 55	Waterloo Inn Works, Workmen's Hall, Clatford.
	1,323	Onward Tent	Portsmouth, No. 54	Friendly Societies Room, Thorngate Memorial Hall, Gosport.
	1,782	Hope of Micheldever Tent	Portsmouth, No. 54	The School, Micheldever, Micheldever Station.
HEREFORD	1,497	Good Samaritan Tent	Hereford and Radnor, No. 32.	Victoria Coffee House, Homena-street, Ledbury.
KENT	109	Excelsior Tent	Mid, West, and East Kent, No. 36.	Mission-room, Snall Hatch, East Peckham.
LANCASTER	13	Furness District	- - -	Temperance Hall, Greengate-street, Barrow-in-Furness.
	41	Clitheroe District	- - -	Grammar School, Colne.
	1,464	Furness Abbey Tent	North Lonsdale, No. 51.	Bible Christian School, Dalton-in-Furness.
	1,706	Golborne Ebenezer Tent	Warrington, No. 4	Independent Methodist School-room, Golborne, Newton-le-Willows.

APPENDIX (H.)—1889—*continued.*

Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
LANCASTER—*contd.*	934	Blooming Rose Tent	Bolton, No. 7	Unitarian School-room. Hindley, Wigan.
	1,636	Levenshulme Mission Tent	Manchester, No. 1	Congregational School-room, Levenshulme, Manchester.
	1,843	Hope of Little Lever Tent	Bolton, No. 7	Wesleyan School, Little Lever, Bolton.
	204	Star of Hope Tent	Bolton, No. 7	Temperance Committee-room, Ramsbottom, Manchester.
	1,270	Excelsior Tent	Lancashire and Yorkshire, No. 3.	Lowesfold Sunday School, Rochdale.
	1,036	Sons of Promise Tent	Lancashire and Yorkshire, No. 3.	Co-operative Hall, Royton, Oldham.
	1,626	Hope of Rusholme Tent	Manchester, No. 1	Coffee Tavern, Rusholme, Manchester.
	254	Union Tent	Warrington, No. 4	Bewsey Chambers, Bewsey-street, Warrington.
	1,405	Hope of Whitworth Tent	Lancashire and Yorkshire, No. 3.	Market-street School, Whitworth, Rochdale.
	1,207	Woolfold Tent	Bolton, No. 7	Wesleyan School, Woolfold, Bury.
LEICESTER	61	Leicestershire District	- - -	91. Conduit-street, Leicester.
	1,359	Progression Tent	North Midland, No. 37.	Coalville British School, Coalville, Leicester.
NORFOLK	26	Lynn District	- - -	Thomas H. Flatman's, Bridge-street, Downham Market.
NORTHAMPTON	1,913	Bud of Promise (Female) Tent.	Northamptonshire, No. 28.	Temperance Reading Rooms, Culworth, Banbury.
	356	Finedon Tingdene Tent	Northamptonshire, No. 28.	Temperance Hall, Finedon, Wellingborough.
	1,873	Irthlingborough Onward Tent.	Northamptonshire, No. 28.	Star Coffee Tavern, Irthlingborough, Higham Ferrers.
	33	Beehive Tent	Northamptonshire, No. 28.	Temperance Hall, Raunds. Thrapston.
NORTHUMBERLAND	1,832	W. D. Stephens Tent	Northumberland, No. 52.	Wesleyan Chapel Vestry, Blenheim-street, Newcastle.
SALOP	1,849	Oakengates Tent	Shrewsbury, No. 27	Baptist School-room, Oakengates, Wellington, Salop.
SOMERSET	1,864	Onward Tent	Exeter, No. 23	Coffee Tavern, North Petherton, Bridgwater.

APPENDIX (H.)—1889—*continued.*

Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
STAFFORD	1,763	Pioneer Tent	Birmingham, No. 21	Brunswick Coffee House, Holyhead-road. Wednesbury.
	1,573	Albert Victor Tent	Birmingham, No. 21	St. George's Hall, Garrick-street, Wolverhampton.
SUFFOLK	1,865	Lifeboat Tent	Norfolk and Suffolk, No. 50.	Pier Wall Coffee Tavern, Gorleston, Great Yarmouth.
WARWICK	1,449	Wilfrid Lawson Tent	Birmingham, No. 21	Dale Coffee Tavern, Old-square, Warwick.
WILTS	1,811	Light in the Valley Tent	Salisbury, No. 55	Old Chapel (Temperance Hall) Broadchalke, Salisbury.
	1,729	Corsham Jubilee Tent	Salisbury, No. 55	Methuen School, Corsham, R.S.O. Wilts.
	1,809	Pride of Melksham Tent	Salisbury, No. 55	Willow Coffee Tavern, Melksham.
	1,816	Avon Bourne Tent	Salisbury, No. 55	London House, Netheravon, Amesbury, R.S.O.
	1,488	Unity Tent	Salisbury, No. 55	Town Hall, Trowbridge.
	1,826	Hope of Whiteparish Tent	Salisbury, No. 55	Parish-room, Whiteparish, Salisbury.
WORCESTER	1,854	Steadfast Tent	Birmingham, No. 21	National Girls' School, Halesowen, Birmingham.
YORK	1,840	Hope of Grimesthorpe Tent.	Sheffield, No. 11	102, Ellesmere-road, Grimesthorpe, Sheffield.
	1,776	Oak Tent	Sheffield, No. 11	80, Artisan View, Heeley, R.O., Sheffield.
	18	Hull and East Yorkshire District.	- - -	Friendly Societies' Hall and Club, 8, Albion-street. Hull.
	83	Stepney Tent	Hull and East Yorkshire, No. 18.	Friendly Societies' Hall, Albion-street, Hull.
	1,850	Kiveton Park and Wales Tent.	Sheffield, No. 11	Primitive Methodist School-room, Kiveton Park, Sheffield.
	59	Sobriety Tent	Lancashire and Yorkshire, No. 3.	Sobriety Hall, Todmorden.
	1,790	Rescue Tent	Sheffield, No. 11	Primitive Methodist School-room, West-street, Wath-upon-Dearne, Rotherham.

APPENDIX (H.)—1889—*continued.*

Independent Order of Rechabites, Salford Unity—*continued.*

COUNTY.	Number.	BRANCH.	DISTRICT.	PLACE.
WALES:				
BRECON - -	64	Brecknockshire District -	- - -	New Lion Coffee Tavern, Brecon.
CARDIGAN - -	62	Mid Wales District -	- - -	Manod House, 49, Bridge-street, Aberystwith.
CARMARTHEN -	1,726	Cambria Tent - -	Carmarthenshire, No 57.	Welcome Coffee Tavern, Ammanford, R.S.O.
	1,727	Hope of Whitland Tent -	North Pembroke and South Cardigan, No. 60.	Coffee Tavern, St. John-street, Whitland, R.S.O.
GLAMORGAN -	1,919	St. Andrew's Tent - -	Cardiff, No. 58 -	84, Miskin-street, Cathays, Cardiff.
	1,835	Tynyrheol Tent - -	West Glamorgan, No. 43.	Vestry of Nazareth, Tonna, Neath.
PEMBROKE - -	60	North Pembroke and South Cardigan District.	- - -	The house of Mr. A. Edwards, St. James'-street, Narberth.
	1,473	Star of Neyland Tent -	Pembrokeshire, No. 69.	Presbyterian School-room, Neyland.
	1,742	Abode of Peace Tent -	North Pembroke and South Cardigan, No. 60.	Evelyn Coffee Tavern, Saundersfoot, R.S.O.
ISLE OF MAN -	60	Star of Mona Tent - -	Isle of Man, No. 6 -	Temperance Hall, Peel, R.S.O.
		JUVENILE SECTION.		
ENGLAND:				
DEVON - -	23	Exeter Juvenile District -	- - -	22, Culverland - road, Exeter.
KENT - - -	529	Samuel Morley Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	Morley Institute, Wadmore-road, Bromley.
	619	Forward Juvenile Tent -	Surrey and North Kent Juvenile, No. 53.	British Workman Coffee Tavern, Dartford.
	357	Guiding Star Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	82, Douglas-street, Deptford.
LANCASTER -	51	North Lonsdale Juvenile District.	- - -	Wesleyan School, Wellington-street, Dalton-in-Furness.
	13	Emmanuel Juvenile Tent	- - -	38, Lime-street, Hightown, Manchester.
	254	Morning Star Juvenile Tent.	North Lonsdale Juvenile.	Lindal Wesleyan School-room, Lindal, Ulverston.

Appendix (H.)—1889—*continued.*

Independent Order of Rechabites, Salford Unity—*continued.*

County.	Number.	Branch.	District.	Place.
England—*continued.*		Juvenile Section—*continued.*		
Surrey - -	153	George Cruikshank Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	Alexandra Temperance Hall, 295, Southwark Park-road, Bermondsey.
	552	G. M. Murphy Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	11, Wilderness - street, Weston - street, Bermondsey.
	144	Richard Boyton Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	4, Great Orchard - row, Camberwell.
	676	Albany Juvenile Tent. -	Surrey and North Kent Juvenile, No. 53.	Friends' Meeting House, Claremont-lane, Esher.
	683	United Villagers Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	Leafield Mission Room, Knight's Hill, West Norwood.
	686	William West Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	19, Birley-street, Shaftesbury Park, S.W.
	535	G. W. McCree Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	178, Southwark Bridge-road, S.E.
	146	Canon Farrar Juvenile Tent.	Surrey and North Kent Juvenile, No. 53.	3, Wolsley Villas, Earlsfield-road, Wandsworth.
Wilts - - -	55	Salisbury Juvenile District.	- - -	1, Prospect View, Devizes-road, Salisbury.
WALES:				
Brecon - -	39	Gwent and East Glamorgan Juvenile District.	- - -	49, Beaufort-street, Brynmawr, R.S.O.

INDEPENDENT ORDER OF UNITED BROTHERS, MIDLAND UNITY [2].

County.	Lodge Number.	Branch.	District.	Place.
ENGLAND:				
Derby - -	30	Robin Hood Lodge -	- - -	Robin Hood Inn, Blackwell, Alfreton.
Notts - - -	11	Highbury Vale Lodge -	- - -	Highbury Vale Inn, Highbury Vale, Bulwell, Nottingham.

APPENDIX (H.)—1889—*continued.*

IRISH NATIONAL FORESTERS BENEFIT SOCIETY [5].

COUNTY.	Branch Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
CHESTER - -	9	Liverpool District - -	- - -	189, Conway - street, Birkenhead.
LANCASTER - -	129	Branch Michael Dwyer -	Manchester - -	Queen's Head Inn, Liverpool-road, Ashton-in-Makerfield.
	124	Branch Exiles Refuge -	Manchester - -	Victoria Inn, Tyldesley.
	118	Branch Star of Erin -	Manchester - -	Wheatsheaf Inn, Wallgate, Wigan.
MIDDLESEX - -	8	London District - -	- - -	St. Columba's Institute, 298, Commercial-road, E.

KENT UNITED DISTRICT, ANCIENT ORDER OF BRITONS [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
ESSEX - - -	50	Lord Brooke Lodge -	- - -	Lord Brooke Hotel, Shernhall-street, Walthamstow.

LOCOMOTIVE STEAM ENGINEMEN AND FIREMEN'S FRIENDLY SOCIETY [1].

ENGLAND:				
LANCASTER - -	–	Patricroft Branch - -	- -	Bridgewater Hotel, Liverpool-road, Patricroft, Manchester.

LOYAL ORDER OF ALFREDS [2].

WALES:				
CARMARTHEN -	167	Loyal Morewood Lodge -	Llanelly - - -	Melbourne Inn, Llanelly.
GLAMORGAN -	136	Loyal Nantyglyn Lodge -	Morriston - -	Midland Hotel, Morriston, Swansea.

Appendix (H.)—1889—*continued.*

LOYAL ORDER OF ANCIENT SHEPHERDS, ASHTON UNITY [10].

County.	Lodge Number.	Branch.	District	Place.
ENGLAND:				
Lancaster - -	549	Ploughman's Home Lodge	Micklehurst - -	Shepherd's Home, Micklehurst, Mossley, Manchester.
Somerset - -	2,180	Loyal Pride of Holcombe Lodge.	Radstock - -	Holcombe Inn, Holcombe, Bath,
	2,167	Loyal Mendip Shepherds Lodge.	Radstock - -	Bell Inn, Leigh-on-Mendip, Bath.
York - - -	2,129	Cross Vale Lodge - -	Oughtibridge - -	Cross Inn, Bradfield, Sheffield.
WALES:				
Carmarthen -	2,118	Loyal Buckland Lodge -	Swansea United -	Smith's Arms Inn, Llangenneck, R.S.O.
Glamorgan - -	2,119	Beauty of Albion Lodge -	Rhondda and Pontypridd.	Cilfynydd Hotel, Cilfynydd, Pontypridd.
	2,149	Lewis's Lodge - -	Lougher and Carmarthenshire United.	Schoolroom, Gorseinon, R.S.O.
	2,148	Loyal W. H. Edwards' Lodge.	Swansea United -	Tyrpenry Arms Inn, Morriston, R.S.O.
	1,997	Shepherds in the Valley Lodge.	Rhondda and Pontypridd.	Ffaldau Hotel, Pontycymmer, Bridgend.
	2,156	Lady Crawshay Lodge -	Rhondda and Pontypridd.	Robertstown Hotel, Ynysybwl, Pontypridd.

LOYAL UNITED ORDER OF ANGLO-SAXONS [10].

County.	Lodge Number.	Branch.	District	Place.
ENGLAND:				
Essex - - -	30	Exmouth Lodge - -	- - -	Sun Inn, High-street, Grays.
Kent - - -	23	Waghorn Lodge - -	- - -	Alexandra Inn, Railway Inn, Chatham.
	24	Ethelbert Lodge - -	- - -	Coach and Horses Inn, Dartford.
	27	Ship and Gun Lodge -	- - -	Ship Inn, Erith, S.O.
	25	Two Brothers Lodge -	- - -	Crown Inn, Perry-street, Gravesend.
	26	Beresford Lodge - -	- - -	Admiral Elliot Inn, New Brompton, Chatham.
	19	Victoria Lodge - -	- - -	Black Lion Inn, Southfleet, Gravesend.
	22	Onward Lodge - -	- - -	Steam Packet Inn, Strood R.O., Rochester.
	20	Pride of Swanscombe Lodge.	- - -	Morning Star Inn, Swanscombe, Dartford.
Middlesex -	21	Albert Lodge - - -	- - -	York Minster Inn, Foley-street, Great Titchfield-street, W.

APPENDIX (H.) – 1889—*continued.*

LOYAL UNITED ORDER OF ODD FELLOWS [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
LINCOLN - -	19	Thomas Charlton Lodge -	Hull - - -	Friendly Societies Hall, Lower Spring-street, Great Grimsby.

MERTHYR UNITY PHILANTHROPIC INSTITUTION [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
WALES:				
GLAMORGAN -	314	May Blossom Lodge -	Pontypridd and Rhondda.	Maxwell Hotel, Ferndale, Pontypridd.

NATIONAL INDEPENDENT ORDER OF ODD FELLOWS [29].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
CHESTER - -	615	Loyal Earl of Derby Lodge.	Sale and Ashton-on-Mersey.	Volunteer Inn, Ashton-on-Mersey.
	101	„ Lord Grey Lodge -	Sale and Ashton-on-Mersey.	Windmill Inn, Carrington, Sale, Manchester.
	1,109	„ Willow Tree Lodge	Crewe - - -	Cross Keys Inn, Church Coppenhall.
	509	„ Prince of Wales Lodge.	- - -	King's Arms Inn, Hyde, Manchester.
	142	„ Plough Boy Lodge	Sale and Ashton-on-Mersey.	Sale Institute, Sale, Manchester.
DURHAM - -	1,108	„ Edward Hedefine Lodge.	Newcastle-upon-Tyne	Station Hotel, Mile End-road, South Shields.
	940	„ Fort Lodge - -	Sunderland - -	Sheet Anchor, Dundas-street, Sunderland.
	1,107	„ Waverley Lodge -	Sunderland - -	Waverley Hotel, High-street West, Sunderland.
LANCASTER - -	508	„ Waterloo Lodge -	Cheetham Hill -	Waterloo Hotel, Waterloo-road, Cheetham, Manchester.
	118	„ Morning Star Lodge.	Denton - - -	Dog and Partridge Inn, Ashton-road, Denton, Manchester.

Appendix (H.)—1889—*continued.*

National Independent Order of Odd Fellows—*continued.*

County.	Lodge Number.	Branch.	District.	Place.
Lancaster	377	Loyal Alma Lodge	Denton	Clarkes Arms Inn. Haughton Green, Denton, Manchester.
	545	„ Morning Star Lodge	Heywood	Talbot Inn, Bridge-street, Heywood, Manchester.
	–	Denton District	- - -	Pack Horse Inn, Hooley-hill, Audenshaw, Manchester.
	771	Loyal Friends of Progress Lodge.	Newton Heath	Mowers' Arms Inn, Moston-lane, Moston.
	1,105	„ Pride of Moston Jubilee Lodge.	Newton Heath	Dean Brook Inn, St. Mary's-road, Moston.
	676	„ Hand of Friendship Lodge.	Newton Heath	Shear's Hotel, Oldham-road, Newton Heath, Manchester.
	337	„ Duke of Wellington Lodge.	Pendleton	Church Inn, Pendleton, R.O. Manchester.
	794	„ Philip Bibby Lodge	- - -	Radcliffe Old Cross Inn, Radcliffe, Manchester.
	94	„ Samaritan's Pride Lodge.	Salford	Three Crowns Inn, King-street, Salford, Manchester.
Northumberland	1,117	„ Barmoor Castle Lodge.	Berwick-on-Tweed	Drill Hall, Lowick, Beal R.S.O.
	1,108	„ Pride of the Cheviot Lodge.	Berwick-on-Tweed	Gospel Hall, Wooler, Alnwick.
York	211	Good Samaritan Lodge	Dewsbury	Victoria Inn, Bottom of Hick-lane, Batley.
	686	Loyal Beacon Lodge	Hull	Sailor's and Working Men's Club, Cliff-street, Bridlington Quay.
	295	„ Star of Providence Lodge.	Sheffield	Nelson Hotel, Moorhead, Sheffield.
	260	„ Rose of the Vale Lodge.	Sheffield	Lescar Hotel, Sharrow Vale, Sheffield.
	611	„ Bower's Pride Lodge.	Sheffield	Blake Stree Hotel, Blake-street, Sheffield.
	636	„ Baltic Lodge	Sheffield	Baltic Hotel, Effingham-road, Sheffield.
	765	„ Friend-in-Need Lodge.	Sheffield	Victoria Hotel, Jericho-street, Sheffield.
	1,111	„ Highfield Rise Lodge.	Sheffield	Highfield Restaurant, London-road, Sheffield.

APPENDIX (H.)—1889—*continued.*

NATIONAL UNITED ORDER OF FREE GARDENERS [11].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
BEDS	1,023	Mayflower Lodge	Bedford	Infant School, Turvey, Bedford.
DURHAM	1,641	Sunflower Lodge	Darlington, No. 2	Boot and Shoe Inn, Church-row, Darlington.
	1,699	Rose Bud Lodge	North, Durham	King's Head Inn, Hetton-le-Hole, Fence Houses.
	1,693	Unity Lodge	Jarrow-on-Tyne	Mechanics' Institute, Jarrow.
HUNTS	1,223	Laburnum Lodge	Bedford	George Inn, Buckden, Huntingdon.
NORTHAMPTON	1,687	Hollies Lodge	Bedford	Royal Oak Inn, Cogenhoe, Northampton.
STAFFORD	1,694	Lady Foley Lodge	Bilston, Walsall, and Cannock.	Swan Inn, Lower Bradley, Bradley, R.O., Bilston.
	–	Trysull and Halfpenny-green District.	- - -	Plough Inn, Trysull, Wolverhampton.
WORCESTER	–	Langley District	- - -	New Inn, Langley, Birmingham.
YORK	1,661	Prince of Wales Lodge	Malton	Royal Oak Hotel, Market Place, Malton.
	1,680	Princess Alice Lodge	Darlington, No. 2	Princess Alice Hotel, South Bank, R.S.O.

NOTTINGHAM ANCIENT IMPERIAL UNITED ORDER OF ODD FELLOWS [2].

ENGLAND:				
LANCASTER	1,075	John Gunn Lodge	- - -	Original Dining Rooms, Chorley New-road, Horwich, Bolton.
NOTTINGHAM	1,064	Forest Lodge	- - -	Forest Tavern, Mansfield-road, Nottingham.

NOTTINGHAM INDEPENDENT ORDER OF DRUIDS [1].

ENGLAND:				
NOTTS	1	Speedwell, No. 1, Branch Lodge.	- - -	Queen's Head Hotel, Nottingham-road, Kimberley.

Appendix (H.)—1889—*continued.*

ORDER OF ANCIENT BRITONS, UNITY OF DOWLAIS AND MERTHYR [1].

County.	Lodge Number.	Branch.	District.	Place.
WALES:				
Glamorgan -	24	Hywell Dda Lodge -	Rhondda - -	Tylor's Hotel, Tylor's Town, Pontypridd.

ORDER OF DRUIDS [5].

ENGLAND:				
Derby - -	–	Second Derby Equalized District.	- - -	50, John-street, Derby.
Durham - -	1,754	Loyal Thomas Williams Lodge.	Newcastle-on-Tyne, Northumberland, and Durham.	Belle Vue Hotel, Low Fell, Gateshead.
	1,783	Loyal Thomas Wanless Lodge.	Newcastle-on-Tyne, Northumberland, and Durham.	Guide Post Inn, Ryhope Colliery, Sunderland.
Lancaster - -	–	Lancaster Equalised District.	- - -	Black Cat Hotel, St. Leonardgate, Lancaster.
	74	Hope and Charity Lodge	- - -	Fox Tavern, Ridge Hill-lane, Stalybridge.

ORDER OF THE SONS OF TEMPERANCE [17].

County.	Division Number.	Branch.	Grand Division.	Place.
ENGLAND:				
Derby - -	–	Derby and Midland Grand Division.	- - -	48 Freehold-street, Derby.
	677	Excelsior Subordinate Division.	Derby and Midland Grand Division.	Kedleston-street Sunday School, Kedleston-street, Derby.
	691	Perseverance Subordinate Division.	Derby and Midland Grand Division.	Primitive Methodist Mission-room, Dean-street, Derby.
	675	Shaftesbury Subordinate Division.	Derby and Midland Grand Division.	35, Church-street, New Normanton, Derby.
Durham - -	–	West Hartlepool Grand Division.	- - -	Druids' Hall, Tower-street, West Hartlepool.
	688	Jubilee Subordinate Division.	West Hartlepool Grand Division.	Congregational School-room, Belle Vue, West Hartlepool.
	692	Fairy Cove Subordinate Division.	West Hartlepool Grand Division.	Temperance Hall, Hartlepool.

APPENDIX (H.)—1889—*continued.*

Order of the Sons of Temperance—*continued.*

COUNTY.	Division Number.	BRANCH.	GRAND DIVISION.	PLACE.
ENGLAND—*continued.*				
DURHAM - -	693	Anchor of Hope Subordinate Division.	West Hartlepool Grand Division.	Mission-room, Grosvenor-street, West Hartlepool.
HEREFORD - -	697	Pride of Ross Subordinate Division.	North Staffordshire Grand Division.	Upper School-room in the Churchyard, Ross.
LANCASTER - -	681	Perseverance Subordinate Division.	Bolton Grand Division	Brunswick Temperance Hall, Hindley Green, Wigan.
NORTHUMBERLAND	651	Coquet Light Division -	Newcastle-upon-Tyne Grand Division.	Amble Public Schools, Amble, Acklington.
STAFFORD - -	698	Benjamin Walker Subordinate Division.	Derby and Midland Grand Division.	Onward Coffee House, 155, High-street, Burton-on-Trent.
YORK - - - -	657	Earl Shaftesbury Division	Bradford Grand Division.	Wesleyan School, Kippax, Leeds.
	694	Onward Subordinate Division.	Sheffield and Rotherham Grand Division.	Victoria Temperance Hall, Masborough R.O., Rotherham.

JUVENILE SECTIONS, CADETS OF TEMPERANCE.

COUNTY.	Division Number.	BRANCH.	GRAND DIVISION.	PLACE.
CUMBERLAND -	254	Pride of Carlisle Section, Cadets of Temperance.	Cumberland and Westmoreland Grand Division.	Young Men's Christian Association Rooms, Fisher-street, Carlisle.
HANTS - - -	253	Helping Hand Section, Cadets of Temperance.	Portsmouth Grand Division.	"The Blue Ribbon," Nobb's-lane, Portsmouth.
YORK - - -	244	Refuge Section, Cadets of Temperance.	Bradford Grand Division.	Temperance Hall, Brunswick-street, Batley.

ORIGINAL GRAND ORDER TOTAL ABSTINENT SISTERS OF THE PHŒNIX [1].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
SURREY - -	–	Bud of Hope Lodge -	- - -	93, Westminster Bridge-road.

Appendix (H.)—1889—*continued.*

ORIGINAL GRAND ORDER TOTAL ABSTINENT SONS OF THE PHŒNIX [29].

County.	Lodge Number.	Branch.	District.	Place.
ENGLAND:				
Kent - - -	–	Naval and Military Lodge	- - -	Old Trinity Hall, Berthon-street, Deptford, S.E.
	–	Rose of Greenwich Lodge	- - -	Good Duke Humphrey, Coffee Tavern, Trafalgar-road, East Greenwich, S.E.
	–	Safeguard Lodge - -	- - -	Arsenal Coffee House, 11 & 12, Beresford-street, Woolwich, S.E.
Middlesex - -	–	Friars of Acton Lodge -	- - -	Royal Oak Coffee Tavern, High-street, Acton, W.
	–	Sir Evelyn Wood Lodge -	- - -	Grove Coffee Tavern, 13, Grove-road, Bow, E.
	–	Harbour Lights Lodge -	- - -	Shaftesbury Temperance Bar, 461, Commercial-road, E.
	–	Shamrock Lodge - -	- - -	Shaftesbury Temperance Bar, 461, Commercial-road, E.
	–	Finsbury Park Unity Lodge.	- - -	Sir Wilfrid Lawson Coffee Tavern, 67, Durham-road, N.
	–	Dawson Burns Lodge -	- - -	248, Edgware-road, W.
	–	Pride of Hounslow Lodge	- - -	Odd Fellows' Hall, Hounslow, W.
	–	Dawn of Peace Lodge -	- - -	The Blue House, 54, High-street, Islington, N.
	–	Pride of Islington Lodge	- - -	108, Essex-road, Islington, N.
	–	Star of Kilburn Lodge -	- - -	63, High-road, Kilburn, N.W.
	–	Great Northern Lodge -	- - -	Albion Temperance Bar, Wharfdale-road, King's Cross, N.
	–	Turner of Preston Lodge	- - -	38, Lisson-grove, N.W.
	–	Hon. J. G. Adderley Lodge.	- - -	384, Mile End-road, E.
	–	Star of Erin Lodge - -	- - -	155, Portland-road, North Kensington, W.
	–	General Graham Lodge -	- - -	263, Cable-street, St. George's, E.
	–	Sir Henry Tyler Lodge -	- - -	137, Fore-street, Upper Edmonton, N.
	–	Simeon Clayton Lodge -	- - -	147, Whitechapel-road, E.
Surrey -	–	Never Daunted Lodge -	- - -	Red Cross Hall, Red Cross-street, Union-street, Borough, S.E.
	–	G. M. Murphy Lodge -	- -	141, Waterloo-road, Lambeth, S.E.
	–	Grand Surrey Lodge -	- - -	Grand Surrey Coffee and Dining Rooms, 130 & 132, Lower-road, Rotherhithe, S.E.
	–	Crystal Palace Lodge -	- -	The Welcome, 14, Westow-street, Upper Norwood, S.E.

APPENDIX (H.)—1889—*continued.*

Original Grand Order Total Abstinent Sons of the Phœnix—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
SURREY—*continued.*	–	Star of Wandsworth Lodge	- - -	Dorking Coffee Tavern, 36, High-street, Wandsworth, S.W.
	–	Samuel Morley Memorial Lodge.	- - -	Victoria Hall, Waterloo-road, S.W.
SUSSEX - -	–	T. P. O'Connor Lodge -	- - -	Coffee Tavern, 4, George-street, Brighton.
YORK - - -	–	Star of Harrogate Lodge	- - -	Phœnix Temperance Hall, Bower-road, Harrogate.
JUVENILE BRANCH.				
MIDDLESEX - -	–	Central Juvenile Branch -	- - -	Grave Walk Schools, Hoxton, N.

PHILANTHROPIC ORDER OF TRUE IVORITES, SAINT DAVID'S UNITY [3].

WALES:				
GLAMORGAN -	935	Dinas Rock Lodge -	Pontypridd - -	Colliers Arms, Dinas, Pontypridd.
	936	Flower of Wales Lodge -	Ystrad Rhondda -	Ystrad Hotel, Gelli.
	896	Geninen Gymreig Lodge	Ystrad Rhondda -	Thistle Hotel, Llwynypia.

PURE ORDER OF UNITED BRITONS [2].

COUNTY.	Branch Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
DERBY - -	58	Hope Well Branch - -	- - -	Commercial Inn, Awsworth - road, Ilkeston R.S.O.
	59	Prosperity Branch - -	- - -	New Inn, Ilkeston.

Appendix (H.)—1889—*continued.*

UNITED ANCIENT ORDER OF DRUIDS [8].

County.	Lodge Number.	Branch.	District.	Place.
ENGLAND:				
Devon - - -	757	Brave Old Oak Lodge -	- - -	New Inn, Silverton, Cullompton.
Gloucester -	740	Loyal Pride of Whitehall Lodge.	Bristol and West of England.	King's Head Inn, Whitehall, Bristol.
Northumberland	723	John Meikle Lodge -	Newcastle-on-Tyne -	Cumberland Arms Hotel, Walker-on-Tyne.
Somerset - -	754	Loyal Anchor Lodge -	Taunton and West Somerset.	Anchor Inn, Hillfarrance, Taunton.
	760	King Alfred the Great Lodge.	Taunton and West Somerset.	Rose and Crown Inn, Lying, Taunton.
	746	Loyal John Thomas Lodge	Taunton and West Somerset.	Cherry Grove Inn, Rowbarton, Taunton.
Surrey - -	721	Jubilee Lodge - -	London - - -	Old Miller of Mansfield Inn, Snow's Fields, Bermondsey, S.E.
York - - -	717	Allen Jackson Lodge -	Hull - - -	Church Institute, South Cave, R.S.O.

UNITED JUVENILE ORDER TOTAL ABSTINENT SONS OF THE PHŒNIX [55].

ENGLAND:				
Essex - - -	10	Samuel Plimsoll Lodge -	- - -	Temperance Hall, Swanscombe-street, Barking-road, Canning Town, E.
	88	Hope of East Ham Lodge	- - -	Albion Coffee House, Wall-end, East Ham, E.
	22	Safeguard Lodge - -	- - -	Methodist School, Cobbold-road, Forest Gate, E.
	65	Reinforcement Lodge -	- - -	Phœnix Coffee Tavern, Ilford.
	33	Rising Star Lodge - -	- - -	Mission Room, High-street, Shoeburyness.
	51	Providence Lodge - -	- - -	Railway Coffee House, Queen's-square, Upton Park, E.
Kent - -	12	William Kellsey Lodge -	- - -	Alliance Hall, Creek-road, Deptford, S.E.
	52	Young Pride of Greenwich Lodge.	- - -	Good Duke Humphrey Coffee Tavern, Trafalgar-road, Greenwich, S.E.
	30	Young Pride of North Woolwich Lodge.	- - -	St. John's Schools, North Woolwich, E.
	87	Young Pride of South Woolwich Lodge.	- - -	Dinmore's Refreshment Bar, New-road, Woolwich, E.

Appendix (H.)—1889—*continued.*

United Juvenile Order Total Abstinent Sons of the Phœnix—*continued.*

County.	Lodge Number.	Branch.	District.	Place.
ENGLAND:				
Middlesex - -	74	Bishop of Bedford Lodge	- - -	St. John's Schools, Peel Grove, Bethnal Green, E.
	6	Star of North Bow Lodge	- - -	Morley Hall, Tredegar-road, Bow, E.
	27	Safety Light Lodge -	- - -	Safety Lamp Coffee House, 87, Manor-street, Chelsea, S.W.
	14	Pride of Wapping Lodge	- - -	Mission Institute, Commercial-road, E.
	79	Jno. Grove Juvenile Lodge	- - -	Phœnix Hall, Commercial road, E.
	85	Pride of Crouch End and Hornsey Lodge.	- - -	China Cup Coffee House, Park-road, Crouch End, N.
	4	Shaftesbury Lodge - -	- - -	The Hall, 90, Church-street, Edgware-road, W.
	78	St. James' Pride of Edmonton Lodge.	- - -	Mission Hall, Raynham-road, Edmonton, N.
	32	Staunch and True Lodge	- - -	Queen Anne Coffee Tavern, Fulham Cross, S.W.
	43	Cromwell Lodge - -	- - -	Who'd - have - thought - it Coffee Palace, 182, Goswell-road, E.C.
	34	Balaclava Lodge - -	- - -	Ormond Coffee Tavern, Great Ormond - street, W.C.
	26	White Rose and James Burt Lodge.	- - -	Mr. Dinmore's Coffee Tavern, 346, Mare-street, Hackney, E.
	66	Jubilee Lodge - -	- - -	Morley Coffee Palace, Mare-street, Hackney, E.
	59	Northern Star Lodge -	- - -	Hearts of Oak Coffee Tavern, Columbia-road, Hackney-road, E.
	86	Amicable Lodge - -	- - -	321, Hackney-road, E.
	71	Hand and Heart Lodge -	- - -	Institute, Drummond-street, Hampstead-road, N.W.
	70	White Cross Lodge -	- - -	Goddart's Coffee House, High-street, Homerton, N.E.
	9	Rosemary Lodge - -	- -	Rosemary Coffee Palace, 6, Shepperton-road, Islington, N.
	16	William Walkley Lodge -	- - -	Alexander Coffee Tavern, 349, Hornsey-road, Islington, N.
	56	St. James' Lodge - -	- - -	30, Victor-terrace, Harrow-road, Kensal Green, N.W.
	57	Triumph Lodge - -	- - -	193, Cambridge - road, Kilburn, N.W.
	76	F. N. Charrington Lodge	- - -	1, Samuel-street, Limehouse, E.
	28	Word of Truth Lodge -	- - -	Jubilee Coffee Palace, Portobello-road, North Kensington, W.

APPENDIX (H.)—1889—*continued.*

United Juvenile Order Total Abstinent Sons of the Phœnix—*continued.*

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND—*continued.*				
MIDDLESEX—*contd.*	72	Shepherds Glory Lodge	- - -	Clarendon Coffee Palace, 164, Clarendon-road, Notting-hill, W.
	40	Pride of the Thames Lodge	- - -	Ellesmere Coffee House, Ellesmere-street, Poplar, E.
	97	Bromley Good Intent Lodge.	- - -	Brunswick Hall, Brunswick-road, Poplar, E.
	8	Inkerman Lodge	- - -	Middlesex Hall, Middlesex-street, Somers Town, N.W.
	61	Pride of Wood Green Lodge.	- - -	Star Coffee House, High-street, Wood Green.
SURREY	19	W. J. Palmer Lodge	- - -	Horns Assembly Rooms, Bermondsey-square, S.E.
	35	Pride of St. George's Lodge.	- - -	Lockhart's Coffee Tavern, 45, Blackfriars-road, S.E.
	89	Brixton Lodge	- - -	St. Michael's Schoolroom, Halstead-street, Brixton, S.E.
	93	Dulwich Perseverance Lodge.	- - -	Crystal Palace Coffee Tavern, 185, Crystal Palace-road, East Dulwich, S.E.
	84	Star of Godalming Lodge	- - -	National School, Godalming.
	68	Merton Good Intent Lodge	- - -	Mission Hall, Merton.
	81	Duchess of Sutherland Lodge.	- - -	Jenkins Coffee Palace, 882, Old Kent-road, S.E.
	95	Tom Wilson Lodge	- - -	Enterprise Coffee Palace, High-street, Peckham, S.E.
	1	Stephen the Yeoman Lodge.	- - -	Royal Oak Coffee Palace, Union-road, Rotherhithe, S.E.
	37	General Washington Lodge	- - -	Wheatsheaf Hall, South Lambeth-road, S.E.
	67	Flower of Surrey Lodge	- - -	Mission-room, Sidney-road, South Norwood, S.E.
	2	John Arrowsmith Lodge	- - -	Parochial Hall, Lorrimore-street, Walworth, S.E.
	100	Centenary Lodge	- - -	Commercial Coffee Palace, 266, Walworth-road, S.E.
	11	Fairfield Lodge	- - -	Sunshine Coffee Palace, 459, York-road, Wandsworth, S.W.
	53	John Cobeldick Lodge	- - -	St. Phillip's Mission Hall, Portslade-road, Wandsworth-road, S.W.
	64	Norwood Pioneer Lodge	- - -	British Workman, High-street, West Norwood, S.E.
SUSSEX	63	W. E. Gladstone Lodge	- - -	Egremont Coffee Palace, 73, Edward-street, Brighton.

APPENDIX (H.)—1889—*continued.*

UNITED ORDER TOTAL ABSTINENT SISTERS OF THE PHŒNIX [3].

COUNTY.	Lodge Number.	BRANCH.	DISTRICT.	PLACE.
ENGLAND:				
MIDDLESEX - -	–	Guide to Wealth Lodge -	- - -	"Lockhart's," High-street, Camden Town, N.
	–	Pride of the North Lodge	- - -	Jubilee Coffee Tavern, Hornsey Rise, N.
	74	The Pride of Somers Town Lodge.	- - -	42, Wharfedale-road, N.

UNITED ORDER TOTAL ABSTINENT SONS OF THE PHŒNIX [20.]

ENGLAND -				
ESSEX - - -	238	Lads of the Village Lodge	- - -	Mission-room, High-street, Shoeburyness.
KENT - - -	204	Pride of Sidcup Lodge -	- - -	Havelock Coffee Tavern, High - street, Sidcup R.S.O.
MIDDLESEX - -	258	Evelyn Ashley Lodge -	- - -	35, Sutton - street, Commercial-road East, E.
	153	Star of Finchley Lodge -	- - -	Black Bess Coffee Tavern, East Finchley, N.
	272	Honourable Howard Spensley Lodge.	- - -	22, Old - street, Goswell-road, E.C.
	237	Portland Lodge - -	- - -	Jubilee Coffee Tavern, 97, Great Titchfield-street, W.
	221	Hand and Heart Lodge -	- -	Café Institute, Drummond-street, Hampstead-road, N.W.
	262	St. Bede's Lodge - -	- - -	Gant's Coffee House, 95, Hampstead-road, N.W.
	179	Primrose Lodge - -	- - -	Phœnix Coffee House, 1A, Wick-road, Homerton, E.
	264	Faith and Hope Lodge -	- - -	Ben's Coffee House, 89, Victoria-road, Kentish Town, N.W.
	285	Moss Rose Lodge - -	- - -	Dale Grove School-rooms, North Finchley, N.
	256	Rising Sun Lodge - -	- - -	Magdala Coffee Palace, Blechynden-street, Notting Hill, W.
	290	Rose of Finsbury Lodge -	- - -	Lockhart's Cocoa Rooms, 278, Old-street, Shoreditch, E.
	154	Good Hope Lodge - -	- - -	Good Samaritan Temperance Bar, 58, White Horse-street, Stepney, E.
SURREY - -	287	Star of Godalming Lodge	- - -	National School, Moss-lane, Godalming.
	267	Vestry Lodge - -	- - -	Hodgson Cocoa Rooms, 107, High-street, Peckham, S.E.
	283	John McDermott Lodge -	- - -	Yate's Coffee Rooms, Lower George-street, Richmond.

Appendix (H.)—1889—*continued.*

United Order Total Abstinent Sons of the Phœnix—*continued.*

County.	Lodge Number.	Branch.	District.	Place.
England—*continued.*				
Surrey—*continued.*	273	John Cobeldick Lodge -	- - -	St. Phillip's Mission Hall, Portslade-road, Wandsworth-road, S.W.
	266	Heroes of the Soudan Lodge.	- - -	St. George's Coffee Tavern, 106, Westminster Bridge-road, S.W.
Sussex - -	296	Safeguard of Hastings Lodge.	- - -	Winding Street Rooms, Post Office - passage, High-street, Hastings.

UNITED SISTERS FRIENDLY SOCIETY, SUFFOLK UNITY [3].

County.	Court Number.	Branch.	District.	Place.
ENGLAND:				
Cambridge - -	14	Cambridge Court -	- - -	12, Newnham - terrace, Cambridge.
Notts - - -	10	Cowen Court - - -	- - -	People's College, Nottingham.
Westmoreland -	13	Loyal Clifford Court -	- - -	Odd Fellows' Hall, Brough, Kirkby Stephen.

WISBECH UNITY, LOYAL ORDER OF ANCIENT SHEPHERDS [2].

County.	Lodge Number.	Branch.	District.	Place.
ENGLAND:				
Cambridge - -	138	Overstone Lodge - -	Wisbech - - -	National School, Friday-bridge, Elm, Wisbech.
Suffolk - -	140	Western Shepherds' Lodge	Bury St. Edmunds -	Reading - room, Ousden, Higham.

WORDSLEY WOLVERHAMPTON LOYAL ORDER OF ODD FELLOWS [1].

ENGLAND;				
Worcester - -	13	Victoria Lodge - -	- - -	Old House at Home Inn, Blakedown, Kidderminster.

APPENDIX (I.)

LIST OF SOCIETIES UNDER THE FRIENDLY SOCIETIES ACTS IN ENGLAND AND WALES WHOSE REGISTRY WAS CANCELLED IN 1889 (OTHERWISE THAN ON CONVERSION INTO A BRANCH) [18].

NAME AND OFFICE OF SOCIETY.	Register Number.	Date of Cancelling.	Cause of Cancelling.
Charitable and Brotherly Society of Tradesmen and others, Full Moon Public House, Carcroft, Doncaster, Yorkshire.	344	11 June -	Failure to value.
Loyal Brothers' Friendly Society, National School, Shepton Beauchamp, Somersetshire.	384	6 December	- ditto.
Benevolent Society, Saracen's Head Inn, Halsall, Ormskirk, Lancashire.	43	22 May -	- ditto.
Bold Foresters Birmingham Society, Oxford Arms, St. Peters-street, Hackney-road, Middlesex.	2,351	6 November	- ditto.
Amicable Society, Butchers Arms, Parson Drove, Wisbech, Cambridgeshire.	169	13 August -	- ditto.
Total Abstinence Friendly Society of Dinorwic and its vicinity, New School-room, near Dinorwig Chapel, Dinorwig, Carnarvonshire.	36	21 May -	- ditto.
Independent Manchester and Salford Burial Society, Royal Oak, Oak-street, Manchester, Lancashire.	1,708	24 September	- ditto.
Victoria Friendly Society, National School, Burbage, Hinckley, Leicestershire.	413	6 December	ditto.
Trunch Friendly Society, New Inn, Trunch, North Walsham, Norfolk.	742	1 January -	Society's request.
West Mersea Good Samaritan Benefit Club, Fox Inn, West Mersea, Colchester, Essex.	704	24 September	Failure to value.
Stoke Climsland Benevolent Society, Half Moon Inn, Stoke Climsland, Callington, R.S.O., Cornwall.	378	2 July -	- ditto.

APPENDIX (I.)—1889—*continued.*

List of Societies, &c., Cancelled (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Register Number.	Date of Cancelling.	Cause of Cancelling.
Sick and Burial Friendly Society, Blue Bull Inn, Bagslate, Rochdale, Lancashire.	3,960	16 July -	Conversion into company.
Red Rose Male and Female Society, Red Rose Tavern, Collinge-road, Oldham-road, Rochdale, Lancashire.	4,665	21 May -	Failure to value.
Hornby Castle Lodge, 1,191, Order of Druids, Royal Oak Inn, Hornby, Lancashire.	5,363	29 July -	- ditto.
River Mersey Steam Service Protective Friendly Society, Flatmen's Bethel, Mann Island, Liverpool, Lancashire.	6,151	10 October -	- ditto.
Queen Inn Sick and Burial Society, White Hart Inn, St. Mary's Gate, Rochdale, Lancashire.	6,379	29 April -	Conversion into company.
Independent Order British Workmen's Friendly Society, Hall of Science, Grimsby, Lincolnshire.	593	26 June -	Society's request.
Merthyr Vale Colliery Working Men's Sick and Accidental Fund Friendly Society, Aberfan Hotel, Merthyr Vale, R.S.O., Glamorganshire.	1,652	27 June -	Failure to value.

WORKING MEN'S CLUB.

Earlsfield Club and Institute, 20, Skelbrook-street, Earlsfield, Lower Tooting, Surrey.	1,888	4 December	Society's request.

APPENDIX (K.)

LIST OF SOCIETIES UNDER THE FRIENDLY SOCIETIES ACTS IN ENGLAND AND WALES DISSOLVED, OR INFORMATION OF THE DISSOLUTION OF WHICH WAS RECEIVED, IN 1889.

FRIENDLY SOCIETIES [147].

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Union Society, Commercial Rooms, Flowergate, Whitby, Yorkshire.	1794	235	1,660	By award.
Friendly Society, Dun Cow Inn, Salthouse, Dereham, Norfolk.	1794	72	650	- ditto.
New Union Male Friendly Society in Leigh, Boar's Head Inn, Leigh, Lancashire.	1794	36	576	By instrument.
Hillmorton Friendly Society, Stag and Pheasant, Hillmorton, Warwickshire.	1795	—	—	—
Wolstanton Friendly Society, National School-room, Wolstanton, Stoke-on-Trent, Staffordshire.	1800	51	744	By instrument.
Union Society, Lowton School, Lowton, Warrington, Lancashire.	1808	131	470	- ditto.
Chertsey Female Friendly Society, Girls' National School, Chertsey, Surrey.	1812	3	508	- ditto.
New Amicable Society, Crown Inn, Stanningley, Leeds, Yorkshire.	1813	—	—	Illegally dissolved.
Devonport Dockyard Mechanics' Friendly Union Society, White Lion Inn, King-street, Devonport, Devonshire.	1817	42	1,494	By instrument.
Yoxall Amicable Society, Boys' School, Yoxall, Burton-on-Trent, Staffordshire.	1819	13	50	- ditto.
Friendly Benefit Society for Yeomen, Tradesmen, and Mechanics, White Hart Inn, Chudleigh, Devonshire.	1824	42	504	- ditto.
West Felton Friendly Society, Fox and Hounds Inn, West Felton, Shropshire.	1826	74	852	- ditto.
Brotherly Society, Golden Lion Inn, St. Sampson's-square, York, Yorkshire.	1831	46	738	- ditto.
Newton Abbot and South Hams Men and Women's Annuitant Society, Golden Lion Inn, Newton Abbot and South Hams, Devonshire.	1832	35	3,738	- ditto.

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Post Office Employées' Friendly Burial Society, late United Brothers Letter Carriers' Burial Society, Foresters' Hall, Clerkenwell-road, Middlesex.	1833	225	278	By instrument.
True Union or True Briton's Society, Coach and Horses Inn, Robeston Washam, Pembrokeshire.	1834	68	486	- ditto.
Pelsall Hall Friendly Society, Pelsall Hall Room, Pelsall, Staffordshire.	1835	—	—	—
Nottingham Wesleyan Methodist Sunday-School Sick Society, Wesley Chapel, Broad-street, Nottingham, Nottinghamshire.	1836	11	194	By instrument.
Ancient Britons' Society, Black Lion Inn, Church-street, Flint, Flintshire.	1836	37	118	- ditto.
New Friendly Society, the School-room, Long Itchington, Rugby, Warwickshire.	1836	63	240	- ditto.
Old Meeting Benefit Club, Ebenezer Chapel School-room, Black Lake, West Bromwich, Staffordshire.	1838	72	1,544	- ditto.
Concord and Peace Friendly Benefit Society, Literary Institute, Prospect-road, Shanklin, Isle of Wight, Hampshire.	1838	46	100	- ditto.
Welsh United Society, King William Inn, Llanelly, Carmarthenshire.	1839	26	414	- ditto.
Kinson Friendly Society, Dolphin Inn, Kinson, Dorsetshire.	1839	60	160	By award.
Friendly Society, King's Arms, Loose, Maidstone, Kent.	1839	32	130	By instrument.
College Servants' Provident Institution, Chequers Inn, High-street, Oxford, Oxfordshire.	1841	137	3,781	- ditto.
Llansillin Provident Friendly Society, Hand Inn, Llansillin, Denbighshire.	1843	24	38	- ditto.
Friendly Society, Crown Inn, Charlton, Northamptonshire.	1843	78	113	- ditto.
Dowlais Firemen's Society, No. 1, Royal Exchange Inn, Dowlais, Glamorganshire.	1843	50	160	By award.

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved
			£.	
Yarcombe Friendly Society, Yarcombe Inn, Yarcombe, Devonshire.	1844	75	456	By instrument.
Victoria Society, Rose and Crown Inn, Bulford, Wiltshire.	1844	—	—	—
North Cerney Union Club, Bathurst Arms Inn, North Cerney, Gloucestershire.	1844	66	148	By award.
Court Cyfronydd, No. 1,576, of the Ancient Order of Foresters' Benefit Society, Red Lion Inn, Castle Caereinon, Montgomeryshire.	1844	141	1,280	By instrument.
Sheppy Britons Society, Crown Inn, Mile Town, Sheerness, Kent.	1845	61	171	- ditto.
Withybrook Friendly Society, Half Moon Inn, Withybrook, Coventry, Warwickshire.	1845	27	260	- ditto.
Tamerton Foliott Young Man's Amicable Friendly Association, Seven Stars Inn, Tamerton Foliott, Plymouth, Devonshire.	1846	—	—	—
Bury Friendly Society and General Provident Institution Savings Bank, Bury, Lancashire.	1846	132	1,291	By instrument.
Pastoral Shepherds Improved Friendly Society, Guildford Arms, Guildford - street, Russell-square, Middlesex.	1847	—	—	—
Canterbury 50 *l.* Burial Society, Shakespeare Tavern, Butchery-lane, St. Andrews, Canterbury, Kent.	1847	—	—	—
Beehive Benefit Society, Gold Bell Inn, Leighton Buzzard, Bedfordshire.	1848	8	163	By instrument.
United Friendly Society, Ship Inn, Newton Abbott, Devonshire.	1848	25	968	- ditto.
Standish, Harefield, and Hardwick Annual Benevolent Society, Bristol-road, Standish, Gloucestershire.	1849	16	1	- ditto.
Newnham Equitable Society, National School-room, Newnham, Gloucestershire.	1849	—	—	—

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Coseley Old Meeting House, Benovolent Society, School-room of the Old Meeting House, Coseley, Staffordshire.	1849	—	—	—
Burton Latimer Friendly Society, Endowed School-room, Burton Latimer, Northamptonshire.	1851	50	88	By award.
Loyal Order of Druids, 12 Leigh Unity, Red Lion Inn, Park-lane, Ashton-in-the-Willows, Lancashire.	1851	16	87	By instrument.
Stoke Benefit Society, National School-room, Stoke Green, Stoke, Coventry, Warwickshire.	1851	32	160	By award.
Earl of Bradford Lodge, 182 I.O.O.F., M.U., King's Arms Inn, Deansgate, Bolton-le-Moors, Lancashire	1852	76	1,537	By instrument.
Prince of Wales Benefit Society, Barley Sheaf Inn, Catherine-street, Devonport, Devonshire.	1852	19	138	- ditto.
Noble Order of Female Druids, Leigh Unity, Queen's Arms, Market-place, Leigh.	1853	—	—	—
Chipstead Trade and Mechanics Friendly Society, King's Head, Bessels Green, Chevening, Kent.	1854	20	215	By instrument.
Loyal Manor House Lodge, 956, G.U.O.O.F., Running Horses Inn, Aspull Moor, Wigan, Lancashire.	1855	—	—	—
Golden Lion Female Friendly Society, Crown Inn, Trelleck, Monmouthshire.	1855	—	—	—
Talbot and Anson Provident Society, Parish Room, Colwich, near Rugeley, Staffordshire.	1856	53	1,159	By instrument.
United Order of Gardeners, Lodge No. 1, Craven Heifer Inn, Halifax, Yorkshire.	1856	15	155	- ditto.
Widow and Orphan's Fund in connection with the Loyal Prince Albert Lodge of Odd Fellows, Manchester Unity, Loyal Oak Inn, Marlborough, Wiltshire.	1856	69	1,190	- ditto.
Valentia Club, School House, Bletchington, Oxfordshire.	1856	—	—	—

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Provence Rose Lodge, 583, U.O.F.G. Friendly Society, Fir Tree Inn, Firs-lane, Leigh, Lancashire.	1856	18	33	By instrument.
Pembroke Dock Widow and Orphans' Benefit Society, Mechanics' Institute, Pembroke Dock, Pembrokeshire.	1857	19	323	- ditto.
Friendly Society, Elephant and Castle Tavern, Rowington, Warwickshire.	1857	—	—	—
Court Lily of the Forest, 2,616, A.O.F., Wellington Hotel, Todmorden-road, Bacup, Lancashire.	1857	36	76	By instrument.
Albion Friendly Society, New Inn, Greenhill-lane, Alfreton, Derbyshire.	1857	—	—	—
True Friends Society, Rouel Tavern, Rouel-road, Bermondsey, Surrey.	1858	35	248	By instrument.
United Friendly Society for the Benefit of North Sea Trinity Pilots, Fox and Hounds Inn, Lowestoft, Suffolk.	1858	61	984	- ditto.
Fishermen's Sick and Burial Society, White Lion Inn, Wheatacre, Aldeby, Norfolk.	1858	49	303	- ditto.
Glamorgan Lodge, 74, A.O. Druids, Mason's Arms Hotel, Queen-street, Cardiff, Glamorganshire.	1858	16	12	- ditto.
Friendly Society, School-room, Uffington, Berkshire.	1859	73	56	- ditto.
Bury Friendly Society, White Horse Inn, Bury, Lancashire.	1859	35	215	- ditto.
Crown and Sceptre Friendly Society, Crown and Sceptre Inn, Upper Lydbrook, Gloucestershire.	1859	32	161	- ditto.
Consolation Lodge of True and Brotherly British Gardeners, Lancashire Hotel, Higginshaw-lane, Royton, Oldham, Lancashire.	1860	56	351	- ditto.
Lily of the Valley Friendly Society, King's Arms Inn, Market-place, Stoke-upon-Trent, Staffordshire.	1860	53	478	- ditto.

Appendix (K.)—1889 —*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

Name and Office of Society.	Date of Registration.	Number of Members.	Amount of Funds. £.	Dissolved.
Coldhurst Church Friendly Society, Coldhurst Church Schools, Crompton-street, Oldham, Lancashire.	1860	63	577	By instrument.
King William the Fourth Friendly Society, Ship and Anchor Inn, Narborough, Norfolk.	1861	—	—	—
Court Content, 966, A.O.F., Star Inn, Slaithwaite, Huddersfield, Lancashire.	1861	37	368	By instrument.
Devonshire Lodge Friendly Society, No. 32, N.A.I.U.O.O.F., Crown Inn, Staveley, Derbyshire.	1861	7	247	ditto.
London Road Railway Station Benefit Society, No. 1 Arch, Birmingham - street, Manchester, Lancashire.	1862	61	116	ditto.
Chapel Brampton Club, Schoolroom, Chapel Brampton, Northamptonshire.	1862	13	21	ditto.
England's Glory Lodge, 3, O.W. L.O.O.F., Bush Inn, Factory-road, Tipton, Staffordshire.	1862	—	—	—
Impartiality Lodge of Druids Friendly Society, Odd Fellows' Hall, Newchurch, Lancashire.	1862	157	1,155	By instrument.
Lynn New Shipwrecked Seamen's Society, Beehive Inn, Bridge-street, King's Lynn, Norfolk.	1862	39	846	ditto.
Aston Female Sick Club, Aston, Rotherham, Yorkshire.	1863	32	225	ditto.
Court Royal Oak, A.O.F., 1,094, Albion Inn, High-street, Gateshead, co. Durham.	1863	—	—	—
Saint Matthews Sick and Funeral Friendly Society, Mr. Wild's, Colliers Arms Inn, Haggate, Royton, Lancashire.	1863	—	—	—
Hill-against-a-Dale Lodge, Griffin Head Inn, Gildersome, Leeds, Yorkshire.	1863	—	—	—
Working Men's Christian Association Sick and Provident Benefit Society, 188, Ebury - street, Pimlico, Middlesex.	1863	—	—	—
New Road Independent Sunday School Sick and Burial Society, New Road Schools, Rochdale-road, Bury, Lancashire.	1863	76	464	By instrument.

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1888)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Rossendale Sick, Burial, and General Provident Society, National Schools, Tunstead, Stacksteads, Manchester, Lancashire.	1864	29	1,045	By instrument
West Hartlepool Seamen's Widow and Orphans' Friendly Society, Druids' Hall, Tower-street, West Hartlepool, Co. Durham.	1864	110	80	By award.
Widow and Orphans' Society, 103, Stowe-street, Lichfield, Staffordshire.	1864	83	160	By instrument,
Female Friendly Society, Rhuddlan, Flintshire.	1865	4	83	- ditto.
Liverpool Warehouseman's Society, Camden Hall, Camden-street, Liverpool, Lancashire.	1865	23	15	- ditto.
London and North Western Railway Servants (Chester and Holyhead District) General Railway Station, Chester, Cheshire.	1865	75	44	- ditto.
Childrey Pilgrims' Benefit Society, Childrey, near Wantage, Berkshire.	1865	13	51	- ditto.
Lady Raglan Friendly Society, Odd Fellows' Arms Inn, Commercial-street, Newport, Monmouthshire.	1866	15	40	- ditto.
West End St. James' Mutual Benefit Society, Fountain Tap, New-street, Golden-square, Middlesex.	1867	24	115	- ditto.
Philanthropic Sick and Burial Society, Three Tuns Inn, London-road, Hazel Grove, Stockport, Cheshire.	1867	36	361	- ditto.
Loyal Lily of the Valley Lodge, 83, L.O.A., M.U., Lion Inn, Briery Hill, Ebbw Vale, Monmouthshire.	1867	18	17	- ditto.
Friendly Female Society, Castle Inn, Ystradgynlais, Brecknockshire.	1867	—	—	—
Loyal Fitzherbert Lodge, I.O.O.F., M.U., Fitzherbert Arms Inn, Swinnerton, Staffordshire.	1868	20	35	By instrument.
Court Glory No. 1 of the Independent Order of Ancient Foresters, Tim Bobbin Inn, Milnrow, Lancashire.	1868	53	280	- ditto.

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Foresters' Royal Lodge, Dolphin Inn, Newbury, Berkshire.	1868	8	11	By instrument.
William Shakespeare Lodge, No. 1,242, O.D., 16, Park-place, Toxteth Park, Liverpool, Lancashire.	1869	39	49	- ditto.
Greatworth Friendly Society, James Golsby's, Greatworth, Banbury, Northamptonshire.	1870	43	42	- ditto.
Loyal Albert Lodge, United Order of Free Britons, Royal Albert Inn, Maindee, Monmouthshire.	1871	23	79	- ditto.
East Suffolk Provincial Chapter Friendly Society, Clapham Hotel, Lowestoft, Suffolk.	1871	19	107	- ditto.
Jersey Victoria Benefit Society, Lyric Hall, Castle-street, St. Heliers, Jersey.	1872	62	—	- ditto.
Past Grands' Society, in connection with the Stockton District, I.O.O.F., M.U., Nag's Head Inn, Stockton-on Tees, Durham.	1872	—	—	—
Lancashire and Yorkshire Railway North Docks Sick and Benefit Society, North Docks Goods Station, Great Howard-street, Liverpool, Lancashire.	1872	—	—	—
Star of Wales, L.O.A.S., A.U., Prince of Wales Inn, Coedpoeth, Denbighshire.	1872	—	—	—
Shephatiah Friendly Society, Old Black Bull Inn, Padiham, Lancashire.	1873	42	500	By instrument.
Baptist Sunday School and Friends Sick and Burial Society, Newbold Baptist Sunday School, Milnrow-road, Rochdale, Lancashire.	1873	86	500	- ditto.
Mount Nebo, Court 61, Ancient Order of Foresters, Besses-o'-th'-Barn, Manchester, Lancashire.	1874	49	679	- ditto.
Westminster Protestant Sick and Burial Benefit Society, St. Mary's School-room, Archer-street, Westminster-road, Kirkdale, Liverpool, Lancashire.	1875	—	—	—

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Court Royal Victoria, 349, Ancient Order of Foresters Friendly Society, Derby Arms Inn, Harpurhey, Lancashire.	1875	14	36	By instrument.
West Derby Sick and Burial Society, 7, Low-hill, Liverpool, Lancashire.	1875	27	Nil	- ditto.
Chandos Friendly Society, Bird-in-Hand Tavern, 17, Long Acre, Middlesex.	1876	21	48	- ditto.
Flower of the Valley Independent Society of Free Gardeners, Jolly Collier Inn, Cradley Heath, Staffordshire.	1876	—	—	—
Manchester Postal and Telegraph Burial Society, G.P.O. (Postal Telegraph), Manchester, Lancashire.	1876	127	213	By instrument.
Juvenile Odd Fellows' Society, in connection with the Victoria Lodge of Odd Fellows, 445, M.U., Friendly Society, Red Lion Inn, Turners' Hill, Worth, Sussex.	1876	41	20	- ditto.
Stoke - sub - Hamdon Perpetual Male Friendly Society, Congregational School-room, Stoke-sub-Hamdon, Somersetshire.	1877	39	251	- ditto.
Borrowash Friendly Society, Parochial School-room, Borrowash, Derbyshire.	1879	45	93	- ditto
Halifax District Juvenile Shepherds' Society, 10, Oxford-street, Brighouse, Yorkshire.	1881	—	—	—
National Independent Druids, No. 1, Friendly Society, Cross Axes Hotel, Great Harwood, Lancashire.	1881	—	—	—
Holme United Friendly Society, Bishop Blaze Inn, Thornes, Wakefield, Yorkshire.	1881	15	55	By instrument.
Waltham St. Lawrence Juvenile Friendly Society, School-room, Shurlock-street, Waltham St. Lawrence, Berkshire.	1881	3	7	- ditto.
North Eastern Railway (No. 3) Mutual Benefit Society, 67, West-street, Gateshead, Durham.	1881	145	666	- ditto.

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Sick and Burial Society, belonging to Holy Trinity Church Schools, Cleaver-street, Blackburn, Lancashire.	1883	80	711	By instrument.
Stanley St. Leonard's Annual Friendly Benefit Society, National School-room, Leonard Stanley, Gloucestershire.	1883	26	164	- ditto.
Leicester Sick Benefit Society, 6, Friar-lane, Leicester.	1883	Uncertain	About 400	By award.
East and West India Dock Company's Provident Association, No. 2, West India Dock, Poplar, Middlesex.	1883	511	1,372	By instrument.
Independent Pride of Southwark Sick and Burial Benefit Friendly Society, Pride of Southwark Coffee Palace, 6, Great Suffolk-street, Borough, Surrey.	1884	11	33	- ditto.
Harrow Sick and Burial Society, Harrow Tavern, Lettsom-street, Camberwell, Surrey.	1884	9	14	- ditto
Staffhurst Wood Hand-in-Hand Benefit Society, Royal Oak Inn, Staffhurst Wood, Edenbridge, Surrey.	1885	10	48	– ditto.
East Lancashire People's Friendly Burial Society, Cannon-street, Accrington, Lancashire.	1885	2	Nil	- ditto.
Marsh Lane Friendly Tontine Society, 178, Marsh-lane, Bootle, Liverpool, Lancashire.	1885	32	5	– ditto.
Rose of Camberwell Independent Comical Fellows' Friendly Society, 54, Denmark-street, Lambeth, Surrey.	1885	—	—	—
Goodman's Fields Mutual Friendly Benefit Society, 4, Prescot-street, Leman-street, Middlesex.	1886	—	—	—
Grand Lodge of United Brothers, Victoria Inn, Guest-street, Birmingham, Warwickshire.	1886	16	186	By instrument.
Shepherds' Past Masters' Provident Association, Shakespeare Hotel, Humber-street, Kingston-upon-Hull, Yorkshire.	1886	9	12	- ditto.
Loyal Duchess of Sutherland Independent United Sisters, St. James Schools, School-lane, Longton, Staffordshire.	1886	67	365	- ditto.

APPENDIX (K.)—1888—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Regis tration.	Number of Members.	Amount of Funds.	Dissolved.
Hand - in - Hand Edge Hill Friendly Sick and Burial Society, 150, Wavertree - road, Liverpool, Lancashire.	1887	40	£. 10	By instrument.
Pride of Talwrn Lodge, Friendly Society, Butcher's Arms Inn, Talwrn, Wrexham, Denbighshire.	1887	19	35	- ditto.
Sutton Enginemen and Firemen's Philanthropic Sick and Burial Dividing Society, Vulcan Inn, Sutton, St. Helen's, Lancashire.	1887	26	Nil	- ditto.
Tyldesley Tontine Benefit Society, 211, Elliott-street, Tyldesley, Manchester, Lancashire.	1888	8	Nil	- ditto.
Virginia Friendly Society, 78, Old Hall - street, Liverpool, Lancashire.	1888	13	2	- ditto.
Ty Trist Colliery Colliers and Workmen's Sick and Funeral Fund Society, Freemasons Arms Hotel, Castle-street, Tredegar, Monmouthshire.	1889	106	70	- ditto.
East Dereham Odd Fellows Widows and Orphans' Society, Lord Nelson, East Drreham, Norfolk.	1889	26	47	- ditto.

WORKING MEN'S CLUBS [16].

Bee Hive Workmen's Club and Institute, 58, Dudley-street, Bloomsbury, Middlesex.	1874	—	—	—
Alliance Working Men's Club, 7, Golden-square, Bradford, Yorkshire.	1875	—	—	—
Uxbridge Working Men's Club, 7, Windsor-street, Uxbridge, Middlesex.	1876	—	—	—
Bromsberrow Heath Working Men's Club, Club House, Bromsberrow Heath, Gloucestershire.	1877	—	—	—
Bredbury Working Men's Institute, Hyde-road, Woodley, Cheshire.	1878	—	—	—
Kirkstall Liberal Club, Commercial-road, Kirkstall, Leeds, Yorkshire.	1880	—	—	—

APPENDIX (K.)—1889—*continued.*

List of Societies, &c., Dissolved (1889)—*continued.*

NAME AND OFFICE OF SOCIETY.	Date of Registration.	Number of Members.	Amount of Funds.	Dissolved.
			£.	
Bexhill Club, Temperate in All Things, Holliers-hill, Bexhill, Sussex.	1881	—	—	—
St. Helen's Working Men's Club and Institute, 10, Bond-street, Swansea, Glamorganshire.	1881	—	—	—
Manningham Perseverance Working Men's Club, 37, Back Wood-street, Bradford, Yorkshire.	1882	—	—	—
Decorators' Club, 10, Southampton-buildings, Middlesex.	1883	3	Nil	By instrument.
British Working Men's Club and Institute, 4, Lismore-circus, Kentish Town, Middlesex.	1884	—	—	—
Eastwood Working Men's Club, Cockden, Eastwood, Todmorden, Yorkshire.	1884	—	—	—
Willesden United Club and Institute, 1 and 2, Dudding Hill-lane, Willesden, Middlesex.	1884	—	—	—
Luddenden Recreation Society, 1, Halifax-lane, Luddenden, Yorkshire.	1884	—	—	—
Booth Working Men's Club, Booth, Midgley, *viâ* Manchester, Yorkshire.	1885	—	—	—
Central Democratic Club, 28, Gray's Inn road, Middlesex.	1889	—	—	—

SPECIALLY AUTHORISED SOCIETIES [3].

No. 2, Royal Loan Society, Black Bull Inn, 1, King-street, Accrington, Lancashire.	1881	—	—	—
King's Arms Terminating 30 *l.* Money Club, King's Arms Inn, Church-lane, Rochdale, Lancashire.	1883	—	—	—
Cradley Heath Coffee House, No. 1, Permanent Money Society, Pugh's Coffee House, High-street, Cradley Heath, Staffordshire.	1884	—	—	—

APPENDIX (L.)

LIST OF BRANCHES UNDER THE FRIENDLY SOCIETIES ACTS IN ENGLAND AND WALES DISSOLVED, OR WHICH OTHERWISE CEASED TO HAVE A LEGAL EXISTENCE IN 1889 [75].

NAME AND OFFICE OF BRANCH.	Date of Registration.	Number of Members.	Amount of Funds.	—
			£.	
Shepherds on the Mount Lodge, 1,363, L.O.A.S., A.U., Pig and Whistle, St. Helens, Lancashire.	1818	—	—	Amalgamated with Shepherd's Return Lodge, 1,499.
Prince of Wales Lodge, 1,813, L.O.A.S., A.U., Litherland Hotel, Litherland, Lancashire.	1825	—	—	Seceded from the society.
Loyal Earl of Sefton Lodge, 716, I.O.O.F., M.U., Old Swan Hotel, Prescot-road, Old Swan, Liverpool, Lancashire.	1852	—	—	Amalgamated with British Queen and Good Samaritan Lodge, 1,850, I.O.O.F., M.U.
Loyal Rose of Sharon Lodge, 1,958, I.O.O.F., M.U., Queen's Arms Hotel, St. Oswald's-street, Old Swan, Liverpool, Lancashire.	1852	—	—	Amalgamated with British Queen and Good Samaritan Lodge, 1,850, I.O.O.F., M.U.
Court Britannia, 2,421, A.O.F., Wheatsheaf Inn, Bridge-street, Uttoxeter, Staffordshire.	1853	—	—	Amalgamated with Court Lord Bagot, 1,813, A.O.F.
Loyal Amicitia Lodge, 343, I.O.O.F., M.U., North Midland Railway Hotel, Woodlesford, Leeds, Yorkshire.	1853	—	—	Seceded from the society.
Brighthelmston Lodge, 456, N.A.I.U.O.O.F., Carpenters' Arms Inn, West-street, Brighton, Sussex.	1857	—	—	Amalgamated with Royal Sussex Lodge, 377.
Challinor's Pride Lodge, 747, L.O.A.S., A.U., White Hart Inn, Church-street, St. Helen's, Lancashire.	1857	—	—	Amalgamated with Shepherd's Return Lodge, 1,499.
Rose of Brighton Lodge, 460, N.A.I.U O.O.F., Castle Inn, Castle-street, Brighton, Sussex.	1859	—	—	Amalgamated with Royal Sussex Lodge, 377.
Peace and Prosperity Lodge, 606, L.O.A.S., A.U., Green Dragon, Preston, Lancashire.	1860	—	—	Amalgamated with Rose of the Valley Lodge, 827.
Jacob's Lodge, 696, L.O.A.S., A.U., Star Hotel, Liverpool-road, St. Helens, Lancashire.	1860	—	—	Amalgamated with Welcome Friend Lodge, 626.
Sanctuary Alma, 2,668, A.O.S., Red Lion Hotel, Harrow-road, Middlesex.	1860	61	248	Dissolved by instrument.

Appendix (L.)—1889—*continued.*

List of Branches Dissolved (1889), &c.—*continued.*

Name and Office of Branch.	Date of Registration.	Number of Members.	Amount of Funds.	——
			£.	
Father Mathew Lodge, O.G.O.T. A.S.P., Lockhart's Coffee Palace, 266, Old-street, St. Lukes, Middlesex.	1861	—	—	Seceded from the society.
Pontypool District, Merthyr Unity Philanthropic Institution, Winning Horse Inn, Pontypool, Monmouthshire.	1862	—	—	Amalgamated with Blaenavon District.
Humanity Lodge, 54, M.U.P.I., Pontnewydd Inn, Pontnewydd, Monmouthshire.	1862	—	—	Amalgamated with Blaenavon District.
Loyal Benevolence Lodge, 880, O.D., Castle Hotel, Benshaw-road, Gateshead - on - Tyne, County Durham.	1864	—	—	Amalgamated with Loyal Ravensworth Lodge, 1,034.
Wansbeck Loyal Philanthropic Lodge, I.U.O.M., Mechanics' Hall, Morpeth, Northumberland.	1865	—	—	Seceded from the society.
Loyal Ebenezer Lodge, 1,096, I.O.O.F., M.U., Queen's Inn, Blackwater - street, Rochdale, Lancashire.	1872	—	—	Seceded from the society.
Loyal Lord Byron Lodge, 349, I.O.O.F., M.U., Brown Cow Inn, Bagslate, Rochdale, Lancashire.	1872	52	279	Dissolved by instrument.
Live and Let Live Lodge, 1,344, L.O.A.S., A.U., "Sir Tatton Sykes," Preston, Lancashire.	1872	—	—	Amalgamated with Rose of the Valley Lodge, 827.
Past Grand Lodge of the Nottingham District, I.O.O.F., M.U., Bell Inn, Angel-row, Nottingham, Nottinghamshire.	1873	—	—	Seceded from the society.
Loyal Rock Lodge of the Order of Druids, Rock Hotel, Park-road, Newcastle - upon - Tyne, Northumberland.	1873	—	—	Amalgamated with Loyal Westmoreland Lodge, 1,183.
Burnley District of the Ancient Order of Foresters, Foresters' Hall, Lindsay-street, Burnley, Lancashire.	1873	157	269	Dissolved by instrument.
Pride of Cowpen Lodge, 142, I.O.O.F., K.U., Fox and Hounds Inn, Cowpen Quay, Blyth, Northumberland.	1875	—	—	Amalgamated with various Lodges in the Blyth and Tyne District.
Southard Lodge, 938, A.A.I.U. O.O.F., Masons' Arms Inn, Walpole - road, Teddington, Middlesex.	1875	—	—	Amalgamated with Loyal South Western Lodge, 627.
Prince Llewellyn Lodge, 306, M.U.P.I., Roath Castle, Pellet-street, Cardiff, Glamorganshire.	1878	21	65	Dissolved by instrument.

APPENDIX (L.)—1889—*continued.*

List of Branches Dissolved (1889), &c.—*continued.*

NAME AND OFFICE OF BRANCH.	Date of Registration.	Number of Members.	Amount of Funds.	——
			£.	
Sanctuary Matthews, 2,639, A.O.S., Foresters Arms, Eyre-street, Sheffield, Yorkshire.	1878	21	57	By instrument.
Walker-on-Tyne District British Order of Ancient Free Gardeners, New Inn, Scrogg Houses, Walker, Northumberland.	1879	—	—	Amalgamated and transferred engagements (funeral claims) to Newcastle-on-Tyne District, B.O.A.F.G.
Moss Rose Lodge, No. 599, L.O.A.S., A.U., Star Beerhouse, Cotton-street, Ashton-under-Lyne, Lancashire.	1879	—	—	Amalgamated with May Flower Lodge, 500.
Loyal St. Cuthbert Lodge, 1606, O.D., A. Stevenson Memorial Hall, John William-street, South Shields, Durham.	1879	—	—	Amalgamated with Loyal St. Hilda Lodge, 749.
No. 63 Branch Lodge, Grand Executive Lodge, U.O. Comical Fellows, Bagnigge Wells Tavern, King's Cross-road, N., Middlesex.	1880	—	—	Amalgamated with No. 29, Branch Lodge.
Rose of Thornton Hough Lodge, 1611, O.D., School-room, Thornton Hough, Cheshire.	1880	—	—	Amalgamated with Pride of Neston Lodge, 449.
Loyal Velindre Lodge, 192, M.U. P.I., Lewis's Arms Inn, Tongwynlais, Glamorganshire.	1880	—	—	Dissolved through poverty.
Good Samaritan Tent, 110, I.O.R., S.U., United Methodist Free Church School, Lower-street, Newcastle-under-Lyme, Staffordshire.	1881	—	—	Illegally dissolved.
Loyal George Lodge, I.I.O.O.F. L.U., Royal Albert Inn, Park-lane, Aston, Warwickshire.	1881	—	—	Amalgamated with Loyal Temple of Friendship Lodge.
Temple of Love Lodge, 1,171, G.U.O.O.F., Bridge End Inn, Tonypandy, Glamorganshire.	1881	—	—	Dissolved.
Minstrel Shepherd Lodge, 666, L.O.A.S., A.U., Star Inn, Stamford-street, Stalybridge, Lancashire.	1881	—	—	Amalgamated with Honest Shepherds Lodge, 480.
Industry Lodge, 223, L.O.A.S., A.U., Crown Inn, Bridge-street, Burnley, Lancashire.	1881	113	580	Dissolved by instrument.
Crown and Cushion Lodge, 1024, N.A.I.U.O.O.F., Turk's Head Inn, Lower High-street, Wednesbury, Staffordshire.	1882	—	—	Amalgamated with Red Lion Lodge, 831.
Oak Lodge, 929, O.D., Heywood Reform Club, Market-street, Heywood, Lancashire.	1882	53	283	Dissolved by instrument.

APPENDIX (L.)—1889—*continued.*

List of Branches Dissolved (1889), &c.—*continued.*

NAME AND OFFICE OF BRANCH.	Date of Registration.	Number of Members.	Amount of Funds.	—
Shepherd's Delight Lodge, 468, L.O.A.S., A.U., Friendly Societies' Hall, Spring-street, Grimsby, Lincolnshire.	1882	25	£. 51	Dissolved by instrument.
Court Young Man's Friend, 6,879, A.O.F., Bell Inn, Pensax, Tenbury, Worcestershire.	1883	—	—	Amalgamated with Court Robin Hood, 3,085, A.O.F.
James C. Stevenson Lodge, 196, I.O.O.F., K.U., Westoe Hotel, Westoe, South Shields, County Durham.	1883	—	—	Amalgamated with Prince of Wales Lodge, 61.
Rose of Cliffwood Lodge, 672, A.N.O.U.O.F., B.U., Cliffwood Hotel, Bradford, Yorkshire.	1884	—	—	Dissolved.
Rose of England Lodge, 1,605, L.O.A.S., A.U., Church Hotel, North-road, Preston, Lancashire.	1884	—	—	Amalgamated with Rose of the Valley Lodge, 827.
Excelsior Tent, 1,495, I.O.R., S.U., Mr. T. Anderton's, Wells-next-the-Sea, Norfolk.	1884	—	—	Amalgamated with Lancaster Tent, 1,685.
Isitt Centenary Lodge, 668, U.A.O.D., Lockhart's Cocoa-rooms, Marlborough-crescent, Newcastle-upon-Tyne, Northumberland.	1884	29	183	Amalgamated with Pride of the Tyne Lodge, 660.
St. George's Lodge, 39, Kent U. District, A.O. Britons, Brewers' Arms Inn, Millbank-street, Westminster, Middlesex.	1884	6	24	Amalgamated with Royal Arsenal Lodge, 9.
Forward Lodge, 1, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Gooch's Arms Inn, Lower Hurst-street, Birmingham, Warwickshire.	1885	—	—	Registry of Order cancelled.
Shaftesbury Lodge, 2, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Eagle Inn, Lower Rushall-street, Walsall, Staffordshire.	1885	—	—	Seceded from the society.
Perseverance Lodge, 3, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Victoria Inn, Lichfield-road, Aston, Warwickshire.	1885	—	—	Registry of Order cancelled.
Advance Lodge, 5, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Victoria Inn, Park-lane, Aston, Warwickshire.	1885	—	—	ditto.
Enterprise Tent, 1483, I.O.R., S.U., Primitive Methodist School-room, Great Marlow, Buckinghamshire.	1885	—	—	Amalgamated with Maidenhead Tent, 1,269.

APPENDIX (L.)—1889—*continued.*

List of Branches Dissolved (1889), &c.—*continued.*

NAME AND OFFICE OF BRANCH.	Date of Registration.	Number of Members.	Amount of Funds.	—
			£.	
Rhondda District, Miners' and Tradesmen's Unity, Lion Hotel, Treorky, Glamorganshire.	1885	61	13	Dissolved by instrument.
Court Rose and Crown, 6,920, A.O.F., Horse Shoe House Inn, Beckley, Sussex.	1885	—	—	Amalgamated with Court Pride of the Weald, 6,522, A,O.F.
Richard Oastler Lodge, 1,017, Huddersfield Unity, G.U.O. Odd Fellows, Thornhill's Arms Inn, Bradford-road, Huddersfield, Yorkshire.	1885	—	—	Seceded from the society.
Hatherton Lodge, 6, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Blue Pig Inn, Bloxwich, Staffordshire.	1886	—	—	Registry of Order cancelled.
Dora Lodge, 7, U.I. Caledonian Corks, Grand Lodge of Warwickshire, Sportsman Inn, Stafford-street, Walsall, Staffordshire.	1886	—	—	- ditto.
Queen Elizabeth Lodge, 8, U.I. Caledonian Corks, Grand Lodge of Warwickshire, White Hart, Inn, Caldmore, Staffordshire.	1886	—	—	- ditto.
Dr. Crokes Progress Lodge, 2,026, L.O.A.S.A.U., "Rose and Crown," West-street, Hull.	1886	—	—	Amalgamated with Cohen Benevolent Lodge, 1,539.
Golden Rule Lodge, 1,123, Grand U.O. Odd Fellows, Britannia Inn, Hafod, Glamorganshire.	1886	—	—	Amalgamated with Forget-Me-Not Lodge, 1,169, G.U.O.O.F.
Olive Bailhache Lodge, 29, U.O. T.A. Sisters of the Phœnix, New Mission Hall, Myrtle-street, Blackstock-road, Highbury Vale, Middlesex.	1886	—	—	Seceded from the society.
Loyal Elsfield Lodge, 6,624, I.O. O.F., M.U., Sugar Loaves Inn, Hollingbourne, Kent.	1886	—	—	Dissolved by reason of deficiency of members.
Nottingham District United Sisters' Friendly Society, Suffolk Unity, Social Guild Institution, Parliament-street, Nottingham, Nottinghamshire.	1887	39	Nil	Dissolved by instrument.

APPENDIX (L.)—1889—*continued.*

List of Branches Dissolved (1889), &c.—*continued.*

NAME AND OFFICE OF BRANCH.	Date of Registration.	Number of Members.	Amount of Funds.	—
			£.	
Victoria Court, 8, United Sisters' Friendly Society, Suffolk Unity, Social Guild Institution, Nottingham, Nottinghamshire.	1887	—	—	Dissolved with the district.
Talke District, United Sisters' Friendly Society, Suffolk Unity, Girls School, Talke, Stoke-upon-Trent, Staffordshire.	1887	8	12	Dissolved by instrument.
Saint Anne Court, 4, United Sisters' Friendly Society, Suffolk Unity, Girls School, Talke, Stoke-upon-Trent, Staffordshire..	1887	—	—	Dissolved with the district.
Rescue Tent, 1,616, I.O.R., S.U., Upper Duke-street Temperance Hall, Hulme, Manchester, Lancashire.	1887	—	—	Amalgamated with David's Glory Tent, 900.
Industrious Bee Lodge, 903, L.O.A.S., A.U., Lancashire and Yorkshire Hotel, Walton-le-Dale, Preston, Lancashire.	1887	—	—	Seceded from the society.
Court Oxford's Pride, No. 7,621, A.O.F., Boot Inn, Wells-street, Oxford-street, W., Middlesex.	1888	—	—	Amalgamated with Court Burlington, 2,274.
Honour Lodge, 796, O.D., Old Cross Inn, Cross-lane, Radcliffe, Manchester, Lancashire.	1888	—	—	Illegally dissolved.
Court St. Andrew, 7,628, A.O.F., Shaftesbury Hotel, St. Andrew-street, Wandsworth - road, Surrey.	1888	—	—	Amalgamated with Court Rising Star, 7,019, A.O.F.
Victoria Lodge, 1,210A, O.D,, Victoria Inn, Levenshulme, Manchester, Lancashire.	1888	—	—	Engagements transferred to Hulme District.
Friars of Acton Lodge, O.G.O.T.A. Sons of the Phœnix, Royal Oak Coffee Tavern, High-street, Acton.	1889	—	—	Amalgamated with Pride of Acton Lodge.
Pride of Chagford Tent, 1,917, I.O.R.. S.U., Bible Christian School-room, Chagford, Newton Abbott, Devonshire.	1889	—	—	Dissolved through deficiency of funds.

APPENDIX (M).

ABSTRACT OF STATEMENT FROM BUILDING SOCIETIES.

(1.) Summary of Old Societies—England and Wales.

That is,—of such Societies established between 1836 and 1874 as have become incorporated under the Act of 1874.

COUNTIES.	Total Number of Societies.	Societies Dissolved, &c.	Number of Members (where stated).			Total Receipts during the last Financial Year.			Number of Societies making Return of Liabilities and Assets.	Liabilities.		Balance of Unappropriated Profit.		Balance Deficit.		Assets.		
			Number of Societies.	Number of Members.	Average.	Number of Societies.	Amount of Receipts.	Average.		To the Holders of Shares.	To Depositors and other Creditors.	Number of Societies.	Amount.	Number of Societies.	Amount.	Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities, and Cash.	Total Assets.
ENGLAND:							£	£.		£.	£.		£.		£.	£.	£.	£.
Bedfordshire - -	1	–	1	95	95	1	2,832	2,832	1	8,129	—	1	470	–	–	8,365	234	8,599
Berkshire - -	3	1	1	158	158	2	13,037	6,518	2	19,765	8,804	2	1,860	–	–	30,217	212	30,429
Buckinghamshire -	3	–	2	534	267	3	22,614	7,538	3	36,090	15,120	3	1,693	–	–	49,049	3,854	52,903
Cambridgeshire -	2	–	2	253	126	2	8,268	4,134	2	21,478	5,056	1	131	1	14	25,908	743	26,651
Cheshire - - -	6	2	3	821	274	4	12,854	3,213	4	53,337	30,605	4	4,261	–	–	85,455	2,748	88,203
Cumberland - -	3	–	3	6,811	2,270	3	107,305	35,768	3	288,693	187,791	3	13,871	–	–	465,825	24,530	490,355
Derbyshire - -	3	–	3	484	161	3	4,983	1,661	3	20,700	335	3	1,579	–	–	21,597	1,017	22,614
Devonshire - -	6	–	4	4,540	1,135	6	91,676	15,278	6	153,627	86,772	6	3,722	–	–	237,142	16,979	254,121
Dorset - - -	2	–	2	496	248	2	29,816	14,908	2	40,693	41,987	2	7,371	–	–	84,383	5,668	90,051
Durham - - -	25	–	23	14,681	638	24	399,339	16,639	24	1,010,825	196,523	22	64,086	2	4,118	1,147,576	119,740	1,267,316
Essex - - -	8	–	8	2,199	275	8	63,297	7,912	8	99,879	40,495	8	8,735	–	–	134,505	14,604	149,109

APPENDIX (M.).—Summary of Old Societies—England and Wales—*continued.*

COUNTIES.	Total Number of Societies.	Societies Dissolved, &c.	Number of Members (where stated).			Total Receipts during the last Financial Year.			Number of Societies making Return of Liabilities and Assets.	Liabilities.		Balance of Unappropriated Profit.		Balance Deficit.		Assets.		
			Number of Societies.	Number of Members.	Average.	Number of Societies.	Amount of Receipts.	Average.		To the Holders of Shares.	To Depositors and other Creditors.	Number of Societies.	Amount.	Number of Societies.	Amount.	Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities, and Cash.	Total Assets.
							£.	£.		£.	£.		£.		£.	£.	£.	£.
ENGLAND—*continued.*																		
Gloucestershire -	16	–	12	7,066	589	16	410,066	25,629	16	416,154	305,327	16	65,191	–	–	692,277	94,395	786,672
Hampshire - -	7	–	7	3,279	468	7	702,861	100,409	7	359,177	433,780	7	21,038	–	–	729,351	84,644	813,995
Herefordshire - -	1	–	1	400	400	1	2,216	2,216	1	8,037	—	1	516	–	–	5,891	2,662	8,553
Kent - - -	23	–	21	12,972	618	23	817,461	35,542	23	961,962	932,508	22	62,384	1	160	1,849,387	107,307	1,956,694
Lancashire - -	110	4	82	40,188	490	105	1,172,989	11,171	106	4,031,487	1,052,909	89	322,865	14	68,337	4,798,291	540,633	5,338,924
Leicestershire -	4	–	2	6,511	3,255	4	172,692	43,173	4	341,907	78,568	4	9,196	–	–	414,680	14,991	429,671
Lincolnshire - -	5	–	4	1,640	410	5	56,794	11,359	5	120,099	5,715	5	5,079	–	–	128,019	2,883	130,893
Middlesex - -	107	3	85	66,524	783	100	4,465,844	44,658	100	7,524,664	3,602,139	85	357,425	15	28,571	10,614,251	841,406	11,455,657
Monmouthshire -	1	–	1	490	490	1	31,367	31,367	1	33,291	25,668	1	5,004	–	–	62,715	1,248	63,962
Norfolk - - -	6	–	5	1,019	204	6	36,792	6,132	6	69,207	12,834	4	3,016	1	99	78,171	6,787	84,958
Northumberland -	32	1	29	10,234	353	30	1,037,005	34,567	31	2,813,779	124,731	28	121,479	1	3,627	2,909,856	146,506	3,056,362
Nottinghamshire -	4	–	3	3,687	1,229	3	116,036	38,679	3	32,182	4,378	3	3,467	–	–	39,248	779	40,027

Shropshire - -	3	–	3	151	60	3	3,864	1,288	3	7,550	2,076	3	1,419	–	–	7,944	3,101	11,045
Somersetshire - -	10	–	10	4,070	407	10	174,035	17,403	10	221,887	131,251	10	22,901	–	–	319,739	56,300	376,039
Staffordshire - -	19	–	15	1,432	629	18	337,941	18,775	18	574,638	218,070	17	57,519	1	334	774,751	75,142	849,893
Suffolk - - -	3	–	3	813	271	3	38,303	12,768	3	47,046	26,213	3	1,406	–	–	68,987	5,678	71,665
Surrey - - -	12	–	10	3,149	315	12	144,556	12,046	12	253,076	70,446	12	13,403	–	–	315,712	21,213	336,925
Sussex - - -	13	–	13	4,234	326	13	146,925	11,302	13	241,118	86,310	12	17,458	1	614	302,317	41,955	344,272
Warwickshire - -	6	–	5	7,875	1,575	5	289,072	57,814	5	552,569	14,991	5	47,539	–	–	576,045	39,054	615,099
Westmoreland -	1	–	1	475	475	1	7,217	7,217	1	25,325	–	1	9	–	–	25,197	137	25,334
Wiltshire - -	2	–	2	1,272	636	2	34,121	17,060	2	118,333	47,140	2	9,038	–	–	159,878	14,633	174,511
Worcestershire -	2	–	2	1,857	928	2	53,387	26,093	2	91,703	53,265	2	2,855		–	142,337	5,489	147,826
Yorkshire - -	42	–	38	47,596	1,256	42	3,050,730	72,636	42	3,118,517	3,740,271	37	120,187	5	5,361	6,568,608	405,006	6,973,614
Berwick-upon-Tweed	1	–	1	106	106	1	2,837	2,837	1	8,485	232	1	101		–	8,647	171	8,818
WALES:																		
Anglesey - -	1	–	1	256	256	1	3,658	3,658	1	14,540	–	1	439	–	–	12,716	2,263	14,979
Carmarthenshire -	2	–	1	47	47	2	6,339	3,169	2	6,116	9,879	2	642		–	12,811	3,826	16,637
Carnarvonshire -	4	–	3	2,207	736	4	35,884	8,795	4	136,666	1,299	4	9,708	–	–	136,961	10,712	147,673
Glamorganshire -	8	–	7	4,319	617	8	246,790	30,849	8	307,587	370,788	8	22,916	–	–	646,836	54,455	701,291
Pembrokeshire -	1	–	1	799	799	1	12,715	12,715	1	31,242	6,899	1	90	–	–	37,000	1,231	38,231
TOTAL, 1887–88	508	11	420	273,870	652	487	14,339,518	29,445	489	24,221,560	11,971,175	441	1,422,072	42	111,235	34,728,636	2,774,936	37,503,572

Appendix (M.)—*continued.*

(2.) GENERAL SUMMARY—ENGLAND AND WALES.

COUNTIES.	Total Number of Societies.	Societies Dissolved, &c.	Number of Members (where stated).			Total Receipts during the last Financial Year.			Number of Societies making Return of Liabilities and Assets.	Liabilities.		Balance of Unappropriated Profit.		Balance Deficit.		Assets.		
			Number of Societies.	Number of Members.	Average.	Number of Societies.	Amount of Receipts.	Average.		To the Holders of Shares.	To Depositors and other Creditors.	Number of Societies.	Amount.	Number of Societies.	Amount.	Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities, and Cash.	Total Assets.
ENGLAND:							£.	£.		£.	£.		£.		£.	£.	£.	£.
Bedfordshire - -	14	1	10	1,987	199	11	25,872	2,352	11	51,300	9,196	9	2,146	1	37	59,195	3,410	62,605
Berkshire - -	16	1	8	1,912	239	15	31,954	2,130	15	73,629	13,719	11	3,979	4	292	84,767	6,268	91,035
Buckinghamshire -	13	1	9	1,560	173	11	32,231	2,930	11	47,250	20,501	7	2,173	3	142	64,301	5,581	69,882
Cambridgeshire -	14	–	12	1,437	120	13	14,229	1,095	13	34,287	7,229	10	644	3	43	38,556	3,561	42,117
Cheshire - -	50	3	39	8,169	209	45	89,717	1,994	45	225,877	81,664	36	16,006	9	1,649	299,596	22,302	321,898
Cornwall - -	7	–	5	1,312	262	6	5,033	839	6	15,006	63	3	341	3	113	12,509	2,788	15,297
Cumberland - -	29	1	16	9,854	616	21	126,372	6,018	20	310,092	195,154	10	14,766	10	497	490,869	28,646	519,515
Derbyshire - -	19	–	17	3,239	191	18	28,448	1,580	18	63,265	17,084	13	3,722	5	213	77,971	5,887	83,858
Devonshire - -	39	–	29	11,727	404	35	129,934	3,712	35	281,495	87,387	27	17,005	8	1,719	357,696	6,472	384,168
Dorset - - -	12	2	9	2,255	251	11	57,389	5,217	11	100,221	74,791	6	9,129	5	515	176,638	6,988	183,626
Durham - - -	104	1	82	27,237	332	93	694,039	7,463	93	1,681,780	275,097	77	93,126	14	4,625	1,871,078	174,300	2,045,378
Essex - - -	55	3	43	8,362	194	52	137,590	2,492	52	306,220	56,354	40	24,333	12	2,001	349,171	35,735	384,906
Gloucestershire -	28	–	21	7,792	371	27	439,025	16,260	27	446,579	333,433	25	66,068	2	627	747,284	98,169	845,453
Hampshire - -	59	1	43	10,804	251	51	814,446	15,970	51	547,632	473,941	39	37,127	12	1,186	952,622	104,892	1,057,514
Herefordshire -	8	–	7	1,778	254	8	9,312	1,164	8	31,926	143	4	932	3	328	27,507	5,166	32,673

Hertfordshire -	25	1	23	3,827	166	23	82,038	3,567	23	93,555	46,709	16	2,991	2	132	125,419	17,704	143,123
Huntingdonshire -	2	–	1	255	255	2	1,522	761	2	4,345	- -	–	- -	2	193	3,938	214	4,152
Kent - - -	99	4	86	27,761	323	94	1,114,251	11,855	94	1,454,042	1,202,806	66	81,416	27	6,212	2,584,774	147,278	2,732,052
Lancashire - -	531	24	411	96,019	234	482	2,313,915	4,772	486	5,940,881	1,787,198	388	498,733	85	79,742	7,298,165	848,905	8,147,070
Leicestershire -	21	1	14	9,702	693	17	222,628	13,096	16	414,344	108,993	14	12,142	2	53	518,650	16,776	535,426
Lincolnshire - -	27	1	19	4,348	231	24	92,115	3,838	23	195,376	9,519	18	6,907	2	98	201,270	10,434	211,704
Middlesex - -	548	35	399	133,414	334	496	6,308,003	12,718	496	11,060,211	4,303,949	345	549,334	138	58,325	14,675,157	1,180,012	15,855,169
Monmouthshire -	18	–	14	2,715	194	18	55,251	3,020	18	83,196	46,414	10	7,048	7	3,298	120,940	12,420	133,360
Norfolk - - -	16	1	11	2,011	183	14	46,614	3,330	14	105,140	15,966	10	4,903	3	275	115,215	10,519	125,734
Northamptonshire -	21	–	18	3.736	208	20	27,657	1,383	20	57,111	8,760	12	1,512	6	315	62,654	4,414	67,068
Northumberland -	71	1	54	14,922	278	62	1,181,002	19,048	62	3,113,495	135,742	51	129,165	9	3,969	3,216,518	157,915	3,374,433
Nottinghamshire -	21	1	16	5,894	368	19	137,048	7,208	19	92,506	7,354	15	17,232	3	262	111,576	5,254	116,830
Oxfordshire - -	4	–	1	475	475	3	3,161	1,054	3	9,780	2	2	270	1	53	9,241	758	9,999
Rutlandshire - -	2	–	2	262	131	2	1,361	680	2	3,519	12	1	15	–	–	2,911	635	3,546
Shropshire - -	11	–	7	1,559	223	8	11,979	1,497	8	27,400	5,994	8	2,374	–	–	30,118	5,650	35,768
Somersetshire -	32	1	26	9,588	369	30	199,551	6,652	30	290,717	132,929	23	24,582	7	375	387,032	60,821	447,853
Staffordshire - -	59	3	48	14,406	300	52	420,086	8,079	51	723,709	264,627	33	77,454	15	2,610	973,174	90,006	1,063,180
Suffolk - - -	8	–	6	1,644	274	7	49,870	7,124	7	65,963	32,459	7	1,799	–	–	93,678	6,543	100,221
Surrey - -	153	18	102	21,505	211	131	416,572	3,180	129	903,076	138,971	83	36,896	39	6,534	999,358	73,051	1,072,409
Sussex - - -	49	3	48	9,956	207	48	218,939	4,561	47	388,587	111,274	37	24,132	10	1,492	466,179	56,322	522,501
Warwickshire -	35	3	17	12,301	721	17	321,532	18,914	18	623,957	17,154	13	50,648	5	699	643,118	47,942	691,960
Westmoreland -	7	–	7	1,498	214	7	21,658	3,094	7	49,586	8,714	6	414	1	82	56,521	2,111	58,632
Wiltshire - -	7	–	5	1,751	350	6	43,330	7,222	6	134,770	52,256	5	9,261	1	52	180,994	15,241	196,235
Worcestershire -	14	–	12	4,320	360	14	78,567	5,612	14	133,733	68,825	10	4,032	4	712	192,839	13,039	205,878
Yorkshire - -	196	13	132	69,710	528	165	3,272,260	19,832	165	3,503,027	3,885,474	95	135,986	68	12,184	7,024,386	487,917	7,512,303
Berwick - upon - Tweed.	2	–	1	106	106	1	2,837	2,837	1	8,485	232	1	101	–	–	8,647	171	8,818
TOTAL ENGLAND -	2,446	124	1,880	553,110	294	2,173	19,279,438	8,872	2,177	33,697,070	13,938,189	1,586	1,970,844	531	191,654	45,612,232	3,802,217	49,414,449

APPENDIX (M.).—GENERAL SUMMARY—ENGLAND AND WALES—*continued.*

COUNTIES.	Total Number of Societies.	Societies Dissolved, &c.	Number of Members (where stated).			Total Receipts during the last Financial Year.			Number of Societies making Return of Liabilities and Assets.	Liabilities.		Balance of Unappropriated Profit.		Balance Deficit.		Assets.		
			Number of Societies.	Number of Members.	Average.	Number of Societies.	Amount of Receipts.	Average.		To the Holders of Shares.	To Depositors and other Creditors.	Number of Societies.	Amount.	Number of Societies.	Amount.	Balance due on Mortgage Securities (not including prospective Interest).	Amount Invested in other Securities, and Cash.	Total Assets.
WALES:							£.	£.		£.	£.		£.		£.	£.	£.	£.
Anglesey - -	1	–	1	256	256	1	3,658	3,658	1	14,540	–	1	439	–	–	12,716	2,263	14,979
Brecon - - -	1	–	1	418	418	1	899	899	1	2,906	–	1	282	–	–	3,005	183	3,188
Carmarthenshire -	11	1	6	1,591	265	9	15,310	1,701	9	27,646	10,412	6	2,146	2	618	34,324	5,262	39,586
Carnarvonshire -	9	–	6	2,586	431	8	43,684	6,460	8	150,073	15,592	6	11,468	1	598	159,015	17,520	176,535
Glamorganshire -	73	1	53	11,367	215	64	383,674	5,995	68	541,556	509,234	52	34,165	15	4,607	999,339	81,009	1,080,348
Merionethshire -	1	–	1	246	246	1	5,976	5,976	1	9,349	276	1	1,245	–	–	10,103	767	10,870
Pembrokeshire -	2	–	2	1,104	552	2	13,402	6,701	2	31,843	6,911	1	90	1	2	37,392	1,450	38,842
TOTAL WALES -	98	2	70	17,568	251	86	466,603	5,426	90	777,913	542,425	68	49,835	19	5,825	1,255,894	108,454	1,364,348
TOTAL, ENGLAND AND WALES - -	2,544	126	1,950	570,678	293	2,259	19,746,041	8,096	2,267	34,474,983	14,480,614	1,644	2,020,679	550	197,479	46,868,126	3,910,671	50,778,797

APPENDIX (M.)—*continued.*

(3.) AGGREGATE BALANCE SHEET OF 2,267 SOCIETIES.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares	34,474,983	By Balance due on Mortgage Securities	46,868,126
To Depositors and other Creditors	14,480,614	By other Assets	3,910,671
TOTAL £.	48,955,597	TOTAL £.	50,778,797
Balance of Unappropriated Profit (in 1,644 Societies)	2,020,679	Balance deficient (in 559 Societies)	197,479
£.	50,976,276	£	50,976,276

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

REPORTS

OF THE

CHIEF REGISTRAR

OF

FRIENDLY SOCIETIES,

For the Year ending 31st December 1889.

(*Pursuant to* 34 & 35 *Vict. c.* 31, *s.*17; 38 & 39 *Vict. c.* 60, *s.* 10; *and* 39 & 40 *Vict. c.* 45, *s.* 25)

PART B.

APPENDIX (M.)
INDUSTRIAL AND PROVIDENT SOCIETIES.

Ordered, by The House of Commons, *to be Printed,*
14 *August* 1890.

LONDON:
PRINTED BY HENRY HANSARD AND SON;
AND
Published by EYRE and SPOTTISWOODE, East Harding-street, London, E.C.,
and 32, Abingdon-street, Westminster, S.W.;
ADAM and CHARLES BLACK, North Bridge, Edinburgh:
and HODGES, FIGGIS, and Co., 104, Grafton-street, Dublin.

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PART B.—1889.

APPENDIX (M.)—INDUSTRIAL AND PROVIDENT SOCIETIES.

ENGLAND AND WALES.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	ENGLAND.			£.	£.	
	BEDFORDSHIRE:					
2,081	Arlesey Industrial and Provident, Arlesey Co-operative Stores.	1878	178	2,710	342	1
2,631	Aspley Guise Co-operative, Aspley Guise - -	1887	53	884	74	2
2,522	Bedford Co-operative, Thurlow-street, Bedford -	1886	370	6,219	1,192	3
(*a*)2,272	Eaton Socon Industrial Co-operative, Eaton Socon.	1882	–	–	–	4
1,708	Harrold Industrial and Provident, National School, Harrold.	1873	76	971	331	5
2,430	Leighton Buzzard Co-operative, Hockfield-street, Leighton Buzzard.	1885	398	6,674	921	6
2,359	Luton Industrial and Co-operative, 28, Dumfries-street, Luton.	1883	164	2,080	216	7
(*a*)2,540	Sharnbrook Co-operative, The Stores, Sharnbrook	1886	–	–	–	8
1,973	Silsoe Co-operative, Co-operative Stores, Silsoe -	1876	194	2,490	590	9
	BERKSHIRE:					
1,338	Aldermaston Co-operative Industrial and Provident, Aldermaston, Reading.	1870	51	1,897	284	10
2,390	Challow and Wantage Co-operative, Stores, East Challow, Wantage.	1884	36	242	34	11
198	Reading Industrial Co-operative, 12, Caversham-road, Reading.	1860	3,136	47,640	6,956	12
1,276	Wittenham Co-operative Industrial and Provident, Long Wittenham.	1869	74	1,581	309	13
2,626	Yattendon Co-operative and Provident, Estate Office, Yattendon.	1887	43	2,160	373	14
	BUCKINGHAMSHIRE:					
1,565	Aston Clinton Industrial and Provident, The Fishers, Aston Clinton.	1872	7	986	18	15
1,893	Chesham Equitable Co-operative, Church-street, Chesham.	1875	367	6,155	363	16

(*a*) No Return has been received for the year 1889.

PART B.—1889.

APPENDIX (M.)—INDUSTRIAL AND PROVIDENT SOCIETIES.

ENGLAND AND WALES.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	193	–	247	–	213	723	350	–	No.
2	94	–	29	–	–	89	–	–	Yes; 10 *s.*
3	544	–	402	–	119	1,114	–	6	Yes; one week in bread only.
4	–	–	–	–	–	–	–	–	
5	107	–	68	–	40	193	79	–	Yes; to extent of member's share.
6	572	–	481	–	78	1,974	–	–	No.
7	195	–	126	–	49	303	–	–	Yes; one week.
8	–	–	–	–	–	–	–	–	
9	165	–	296	–	216	605	–	7	No.
10	126	10	92	–	45	334	19	–	No.
11	24	–	–	5	8	152	52	–	One week.
12	4,966	396	3,339	–	4,911	30,008	589	64	No.
13	110	–	41	–	59	1,055	–	–	Yes; share capital.
14	223	–	68	–	16	343	–	–	No.
15	39	–	69	–	–	15	–	–	Yes; to extent of 3 *l.*
16	359	7	825	–	152	1,163	–	9	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	BUCKINGHAMSHIRE—*continued.*			£.	£.	
2,395	Bletchley and Fenny Stratford Co-operative Industrial, 1, Albert-street, Fenny Stratford, Bletchley Station.	1884	331	6,591	917	1
2,208	Granborough Co-operative Association, Parish Room, Granborough Vicarage.	1880	26	369	48	2
1,003	Newport Pagnell Co-operative Industrial and Provident, 75, Silver-street, Newport Pagnell.	1867	28	796	153	3
374	Ravenstone Industrial, Ravenstone, Newport Pagnell.	1862	76	1,201	103	4
1,571	Stony Stratford Industrial and Provident, Calverton End, Stony Stratford.	1873	214	4,999	795	5
1,251	Swanbourne Provident Co-operative, Swanbourne, Winslow.	1868	66	898	149	6
1,738	Wolverton Industrial and Provident, Aylesbury-street, Wolverton.	1874	433	6,592	1,521	7
	CAMBRIDGESHIRE:					
1,158	Cambridge Provident Industrial, 11, Fitzroy-street, Cambridge.	1868	1,242	24,865	2,766	8
2,599	City of Ely Industrial Co-operative, Broad-street, Ely.	1887	287	4,604	495	9
2,693	City of Ely Industrial Printing and Publishing, 37, High-street, Ely.	1888	17	276	32	10
960	Sawston Industrial and Co-operative, High-street, Sawston.	1867	526	10,010	1,426	11
1,740	Westley Waterless Industrial and Provident, Westley Waterless.	1873	31	620	269	12
(*a*)2,548	Wisbech Phœnix Co-operative, Stores, Norfolk-street, East Wisbech.	1886	–	–	–	13
	CHESHIRE:					
1,345	Broadbottom Co-operative, Broadbottom, Mottram.	1867	350	10,331	1,590	14
24	Bromborough Pool Industrial and Provident, York-street, Bromborough Pool.	1859	130	6,582	420	15
2,388	Chester Co-operative, 51, James-street, Chester -	1884	392	5,644	623	16
121	Congleton Equitable and Industrial Co-operative, 34, Mill-street, Congleton.	1860	1,287	38,382	5,026	17
104	Crewe Co-operative Friendly, Co-operative-street, Market-street, Crewe.	1845	4,138	167,215	13,691	18
(*a*)1,266	Friends of Industry, 1, Grosvenor-street, Crewe -	1869	–	–	–	19
(*a*)1,388	Albert Co-operative, Chetwode street, Crewe -	1871	–	–	–	20
1,392	Cobden Industrial Co-operative, 19, Oak-street, Crewe.	1870	30	380	28	21
208	Disley Industrial and Working Man's, Co-operative Stores, Disley.	1862	142	3,710	750	22
1,988	Furness Vale New Industrial Co-operative, Stores, Furness Vale.	1876	73	1,736	160	23
1,601	Hazel Grove Industrial and Equitable Co-operative, London-road, Hazel Grove.	1860	818	26,501	1,901	24
108	Hollingworth Industrial Co-operative, Wood-street, Hollingworth.	1860	733	27,794	2,412	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	585	–	728	–	155	1,247	326	–	No.
2	23	–	2	–	–	21	36	–	Yes; one week.
3	53	–	25	–	59	102	–	–	No.
4	62	1	123	–	40	198	–	1	No.
5	390	5	415	–	117	1,783	352	–	Yes; weekly.
6	63	–	86	–	–	142	–	–	No.
7	737	8	534	–	122	2,155	1,460	8	Yes; on drapery to extent of three-fourths of share.
8	2,417	238	1,874	–	1,819	7,956	1,218	23	No.
9	319	–	332	–	52	673	–	8	No.
10	190	–	34	–	–	300	–	–	No.
11	1,021	20	785	–	499	4,245	–	–	No.
12	57	4	34	–	90	389	8	–	Yes; very little.
13	–	–	–	–	–	–	–	–	
14	676	86	1,162	–	1,732	3,595	–	–	Yes; Wednesday to Saturday.
15	408	4	1,155	–	–	721	–	–	Yes; half of share capital.
16	468	11	455	–	175	1,520	69	–	No.
17	2,389	4	4,529	–	2,262	12,994	953		Yes; half of share up to 5 *l.*
18	7,677	1,478	23,881	–	51,852	87,887	3,317	–	Yes; half of share capital.
19	–	–	–	–	–	–	–	–	
20	–	–	–	–	–	–	–	–	
21	23	–	–	27	–	54	64	–	Yes; half share capital.
22	278	2	529	–	2,034	3,898	18	13	Yes; discretionary.
23	87	–	189	–	–	185	–	–	Yes; 15 *s.* per 1 *l.* share.
24	1,156	52	3,983	–	8,404	12,520	–	–	Yes; three-fourths of share on drapery.
25	1,570	177	3,366	–	3,505	12,208	–	60	Yes; weekly.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in Trade at End of Year.	
	CHESHIRE—*continued.*			£.	£.	
32	Hyde Equitable Co-operative, 7, Newton-street, Hyde.	1864	2,463	63,355	7,640	1
330	Macclesfield Equitable Provident, 67, Sunderland-street, Macclesfield.	1855	2,990	72,889	13,331	2
2,677	Macclesfield Silk Manufacturing, Library, 67, Sunderland-street, Macclesfield.	1888	180	188	358	3
1,940	Malkin's Bank Industrial Co-operative, Malkin's Bank, Sandbach.	1873	52	2,913	322	4
1,862	Nantwich Industrial Co-operative, Churchyard-side, Nantwich.	1875	290	7,496	678	5
2,753	Northwich Co-operative, 19, 21, and 23, Station-road, Northwich.	1889	143	1,717	172	6
25	Runcorn Co-operative Industrial and Provident, 8, Church-street, Runcorn.	1862	1,300	79,898	12,923	7
641	Sandbach Industrial Co-operative, Bold-street, Sandbach.	1860	878	25,025	3,600	8
62	Stalybridge Good Intent Industrial Co-operative, 26, Grosvenor-street, Stalybridge.	1859	2,739	69,674	6,439	9
100	Stockport Industrial and Equitable Co-operative, 40, Chestergate, Stockport.	1863	3,399	86,615	7,099	10
1,655	Stockport Great Moor Co-operative, Stockport Great Moor.	1832	173	5,349	615	11
1,653	Styal Co-operative, Styal, Handforth - -	1873	175	4,870	857	12
1,355	Thornton Hough Industrial Co-operative Trading, Thornton Hough.	1870	56	2,102	371	13
214	Whaley Bridge Industrial and Working Men's Friendly, Buxton-road, Whaley Bridge, Stockport.	1860	450	12,532	1,341	14
2,337	Winnington Co-operative, 107, Winnington Park, Winnington.	1883	330	8,524	728	15
410	Winsford Who-would-have-Thought-it Industrial Co-operative, 25, High-street, Winsford.	1860	838	21,564	3,961	16
247	Woodley Industrial and Equitable Co-operative, Hyde-road, Woodley, near Stockport.	1859	344	10,322	947	17
370	Poynton and Worth Industrial Co-operative, Park-lane, Worth, near Stockport.	1881	230	10,181	2,017	18
	CORNWALL:					
1,055	Falmouth Co-operative and Industrial, 15, Market-street, Falmouth.	1867	334	1,996	236	19
1,286	Menheniot Great East Cornwall Co-operative and Industrial, Menheniot Village, near Liskeard.	1869	159	2,718	477	20
1,928	Northhill Co-operative, Farmers' Inn, Northhill	1875	75	1,039	265	21
2,100	Pensilva Philanthropic Co-operative, Pensilva, Liskeard.	1878	142	2,574	532	22
2,369	Par and St. Blazey Co-operative Stores, St. Blazey.	1883	72	1,370	326	23
993	St. Cleer Co-operative, Provident, and Industrial, Tremar Coombe, St. Cleer, Liskeard.	1867	341	3,985	1,260	24
1,810	Railway Terrace Mutual Co-operative, Provident, and Industrial, Railway-terrace, St. Cleer, Liskeard.	1874	106	2,198	486	25

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	3,733	196	8,490	–	12,868	27,003	410	212	No.
2	4,555	148	7,394	–	41,864	36,510	20,626	189	No.
3	385	–	129	–	1,529	2,646	66	–	No.
4	106	6	143	–	144	387	–	–	Three-fourths of shares.
5	437	10	809	–	541	1,438	–	–	Yes; three-fourths of share capital.
6	118	–	97	–	70	211	94	–	No.
7	3,978	–	10,954	–	15,854	32,896	3,622	–	No.
8	1,357	17	3,372	–	8,564	9,229	–	–	75 per cent. of member's claims.
9	4,387	238	10,394	–	6,668	26,030	–	–	No.
10	3,974	218	11,987	–	32,379	46,800	–	–	Yes; weekly.
11	342	–	649	–	141	1,683	–	–	Yes; to extentof share capital.
12	384	–	514	–	109	1,157	–	–	Yes; weekly.
13	187	–	161	–	–	397	–	–	Yes; weekly.
14	554	–	1,853	–	494	4,792	72	–	Yes; three-fourths of share.
15	638	–	948	–	150	571	–	24	No.
16	1,627	5	1,214	–	205	7,798	1,641	–	Yes; to extent of share.
17	596	7	1,588	–	2,347	3,902	430	40	Yes; seven days.
18	580	5	1,243	–	1,164	4,426	–	–	According to amount invested by members.
19	191	–	–	14	–	294	61	–	Yes; to extent of 2 *l.*
20	147	1	287	–	60	319	94	3	No.
21	57	–	31	–	–	321	–	–	One month.
22	186	–	194	–	10	533	150	–	Average 10 *s.* each member.
23	87	–	–	38	17	221	–	–	Yes; to extent of share capital.
24	301	–	245	–	76	1,210	–	–	No.
25	156	–	154	–	–	323	170	–	Yes; 1 *l.* each member for two weeks.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in Trade at End of Year.	
	CORNWALL—*continued.*			£.	£.	
426	East Cornwall Co-operative, Provident, and Industrial, St. Ive Cross.	1862	95	2,557	287	1
1,890	Tokenbury Corner Co-operative Coal, Tokenbury-corner, Pensilva.	1875	260	1,784	336	2
* 1,430	Upton Cross Co-operative, Provident, and Industrial, Upton Cross, Linkinhorne.	1871	90	994	306	3
	CUMBERLAND:					
785	Alston Industrial Co-operative, Front-street, Alston.	1865	298	4,519	613	4
737	Aspatria Industrial Co-operative, Front-street, Aspatria.	1865	963	21,496	4,268	5
1,326	Aspatria Agricultural Co-operative, Aspatria -	1870	298	17,413	342	6
1,432	Brampton Agricultural Co-operative, 2, Front-street, Brampton.	1872	51	1,691	8	7
1,667	Naworth Collieries Industrial and Provident, Hallbankgate, Brampton.	1873	729	20,149	1,761	8
397	Carlisle South End Co-operative Industrial, Botchergate, Carlisle.	1861	2,818	100,615	10,867	9
154	Cleator Moor Co-operative, 7, Jack Trees-road, Cleator Moor.	1859	4,568	157,731	37,235	10
923	Dalston Co-operative, Industrial, and Provident, Dalston, Carlisle, R. S. O.	1867	268	6,079	–	11
310	Egremont Industrial Co-operative, 40, Main-street, Egremont.	1859	1,017	25.456	4,074	12
2,372	Harrington Industrial Co-operative, Christian-street, Harrington.	1883	228	7,640	840	13
1,881	Houghton Industrial Co-operative, Houghton, Carlisle.	1875	98	2,883	296	14
2,777	Keswick Industrial Co-operative, Borrowdale-road, Keswick.	1889	196	1,583	620	15
2,618	Lazonby and District Co-operative, Henderson's Buildings, Lazonby, R. S. O.	1887	81	2,976	368	16
594	Longtown Industrial Co-operative, English-street, Longtown.	1864	370	9,460	1,182	17
495	Maryport Co-operative Industrial, Curzon-street, Maryport.	1858	1,500	51,980	6,436	18
1,350	Holborn-hill Industrial and Co-operative, 1, Wellington-street, Millom.	1870	1,196	34,987	5,848	19
1,272	Nenthead Industrial Co-operative, Nenthead -	1869	89	1,467	191	20
1,732	Tindale Co-operative, Stores, Tindale, Milton, Carlisle.	1873	71	5,185	137	21
743	Upperby Co-operative Industrial, Upperby, near Carlisle.	1865	95	2,359	259	22
735	Warwick Bridge Industrial Co-operative, Warwick Bridge, Carlisle.	1865	118	4,962	989	23
899	Wigton Industrial Co-operative, 53 and 53A, Water-street, Wigton.	1866	387	7,996	1,363	24
693	Workington District Industrial and Provident, Stores, Jane-street, Workington.	1865	569	10,892	1,518	25
2,434	Workington Beehive Industrial Co-operative, Vulcan's-lane, Workington.	1885	483	5,863	1,539	26
777	Wyndham-row Co-operative Industrial, Wyndham-row, near Maryport.	1866	84	2,444	229	27

* In liquidation.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	127	–	173	–	266	472	51	–	Yes; discretionary.
2	214	8	127	–	–	450	158	–	No.
3	128	–	69	–	–	681	–	–	Yes; 2 *l.* per member for two weeks.
4	259	27	380	–	499	1,276	–	–	No.
5	1,418	13	2,044	–	1,499	9,478	–	16	No.
6	1,455	–	287	–	140	1,892	–	–	Yes; no fixed limit.
7	31	–	55	–	–	357	–	–	Yes; six or eight weeks.
8	1,251	20	2,440	–	369	3,161	–	–	Yes; to amount of deposit.
9	7,811	27	8,807	–	4,692	30,260	8,070	10	Yes; 1 *l.* for every share.
10	10,161	228	18,637	–	8,156	76,346	445	20	Three-fourths of shares.
11	–	1	–	–	–	2,228	–	–	No.
12	1,835	37	2,745	–	1,180	10,156	152	–	Yes; three-fourths of share capital.
13	576	–	652	–	432	1,435	361	4	Yes; three-fourths of share.
14	183	1	218	–	214	575	–	–	Yes; to amount of share capital.
15	130	–	170	–	42	1,038	–	–	Yes; three-fourths of member's share.
16	176	–	171	–	20	384	–	–	Yes; one month.
17	383	31	931	–	714	2,729	–	–	No.
18	2,294	23	6,576	–	3,212	16,131	–	–	No.
19	2,445	–	4,078	–	5,107	19,232	255	38	No.
20	–	–	148	–	–	494	–	–	No.
21	167	5	592	–	–	4	–	–	Not generally acknowledged.
22	151	6	194	–	146	473	–	–	Yes; to amount of share.
23	483	3	291	–	71	1,159	–	–	Yes; limited.
24	398	–	861	–	–	1,382	–	–	Yes; not limited.
25	417	–	1,154	–	425	3,016	171	–	Yes; to amount of share.
26	277	–	834	–	227	1,841	–	–	Yes; three-fourths of share capital.
27	92	–	349	–	113	404	–	4	Yes; 18 *s.* per share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	DERBYSHIRE:			£.	£.	
2,735	Blackwell Co-operative, Blackwell, Alfreton -	1888	58	1,838	506	1
1,766	Borrowash Co-operative, Stores, Borrowash, Derby.	1874	151	2,827	613	2
(*a*)1,674	Breaston Co-operative, Stores, Chapel-yard, Breaston.	1873	–	–	–	3
1,275	Chisworth Industrial Co-operative, Stores, Chisworth, Broadbottom, Manchester.	1869	148	4,327	633	4
505	Clay Cross Pioneer Industrial, High-street, Clay Cross.	1860	424	9,915	1,642	5
2,755	Clown Co-operative, opposite the Green Clown, Chesterfield.	1889	79	1,506	262	6
44	Compstall Co-operative and Industrial, Norfolk-street, Compstall-road, Ludworth.	1851	2,461	47,044	3,668	7
90	Derby Co-operative Provident, Albert-street, Derby.	1850	6,377	152,381	16,504	8
1,170	Dove Holes Industrial Co-operative, Dove Holes, Stockport.	1868	158	2,873	–	9
1,283	Doveridge Provident Co-operative, Stores, Doveridge.	1869	51	1,462	278	10
1,675	Draycott and Wilne Working Men's Co-operative, Draycott.	1873	130	2,161	479	11
1,751	Eckington Co-operative, 79, Victoria-buildings, Eckington.	1874	196	3,814	465	12
920	Glossop Dale New Industrial Co-operative, 2, Railway-street, Glossop.	1866	1,874	56,120	6,243	13
2,391	Great Rocks Industrial Co-operative, Great Rocks, Dale.	1884	103	1,896	390	14
93	Hadfield Equitable Co-operative, Station-road, Hadfield.	1856	1,626	44,247	6,064	15
2,300	Hadfield and Hollingworth Coal Association, Wesley-street, Hadfield.	1873	2,359	6,750	121	16
2,171	Grassmoor and District Co-operative, Mansfield-road, Hasland, Chesterfield.	1879	147	1,437	140	17
790	Hayfield Equitable Co-operative and Industrial, Stores, Hayfield, Stockport.	1865	594	13,299	1,389	18
223	Lea and Holloway Industrial Co-operative, Holloway, Cromford.	1861	212	4,344	782	19
(*a*)2,503	Ilkeston Market Hotel Loan Society No. 3, Market Hotel, Ilkeston.	1885	–	–	–	20
2,610	Ilkeston Co-operative, 12, South-street, Ilkeston	1887	242	4,559	601	21
2,723	Hall's Loan, Sir John Warren Hotel, Ilkeston -	1888	55	–	–	22
2,748	Clay's Loan, Mundy Arms, Ilkeston - -	1889	30	–	–	23
712	Codnor Park and Ironville Equitable and Industrial Co-operative, Ironville, Alfreton.	1866	341	9,899	1,256	24
1,871	Langley Mill and Aldercar Co-operative, Cromford-road, Langley Mill.	1875	1,138	28,730	2,749	25
2,183	Little Eaton Hand-in-Hand Co-operative, Little Eaton.	1880	92	1,845	246	26
1,142	Long Eaton Working Men's Co-operative, Station-street, Long Eaton.	1868	1,312	40,977	4,740	27
343	Matlock Bank Industrial and Provident, Stores, Matlock Bank.	1863	332	6,542	1,800	28
2,553	Melbourne Co-operative, Industrial, and Provident, Market-street, Melbourne.	1886	110	2,170	460	29

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	213	1	58	–	–	194	100	–	Yes; half of share capital.
2	153	6	273	–	146	990	–	–	Yes; weekly.
3	–	–	–	–	–	–	–	–	
4	204	10	518	–	309	947	–	–	Yes; no limit.
5	647	–	619	–	2,964	3,314	2,163	–	Yes; weekly.
6	95	–	167	–	4	262	–	–	No.
7	1,695	154	8,226	–	10,119	11,272	–	–	No.
8	11,256	407	19,146	–	39,422	87,559	179	205	On coals only.
9	–	36	45	–	1,025	1,581	782	–	No.
10	119	7	–	25	54	321	800	–	To extent of claim, and in some cases further.
11	129	6	156	–	327	893	482	–	No.
12	260	1	240	–	208	644	–	6	Yes; to extent of share capital.
13	2,722	415	9,419	–	18,674	25,738	103	227	Except one month on coals.
14	109	3	125	–	70	502	–	–	Yes; on coals only.
15	2,353	127	5,355	–	14,007	22,341	1,892	–	Yes; seven days.
16	475	9	1,088	–	–	497	107	–	Coals from 15 *s.* to 20 *s.*
17	175	–	2	–	19	186	329	–	Yes; half of share capital.
18	610	49	1,958	–	3,753	6,097	–	–	One week's credit allowed.
19	596	8	–	37	483	1,172	1,872	–	Yes.
20	–	–	–	–	–	–	–	–	
21	280	–	421	–	77	470	11	–	Yes; to extent of share.
22	–	–	–	–	–	–	–	–	No.
23	–	3	–	–	–	–	–	–	Yes; 14 days.
24	378	–	1,119	–	–	1,136	–	–	No.
25	1,670	4	2,923	–	910	6,355	704	73	No.
26	132	3	129	–	73	364	139	–	Yes; to extent of share.
27	3,076	366	3,418	–	5,714	24,087	905	85	No.
28	486	3	440	–	708	2,166	42	–	Yes; discretionary.
29	275	2	203	–	–	1,189	–	–	Yes; 1 *l.*

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	DERBYSHIRE—*continued.*			£.	£.	
1,464	Milford Co-operative, Hopping-hill, Milford -	1872	137	2,149	323	1
143	New Mills Equitable and Industrial Co-operative, Spring Bank, New Mills, Stockport.	1860	1,089	26,872	–	2
1,023	Peak Forest Equitable Co-operative and Industrial, Peak Forest, Chapel-en-le-Frith.	1867	69	2,374	308	3
2,105	Pilsley Hand-and-Heart Industrial, Pilsley, Clay Cross.	1868	80	2,075	324	4
677	Pinxton Benevolent and Industrial Co-operative, Stores, Pinxton, Alfreton.	1865	158	5,639	807	5
2,560	Pleasley and Pleasley Hill Co-operative and Industrial, Pleasley and Pleasley Hill Stores, Pleasley, near Mansfield.	1886	178	6,771	732	6
454	Ripley Provident Industrial and Co-operative, Park-corner, Ripley.	1860	3,191	77,316	11,574	7
1,478	Sandiacre Co-operative, Church-street, Sandiacre, Nottingham.	1872	236	5,994	1,170	8
1,754	Sawley Working Men's Co-operative, Stores, Sawley, Derby.	1874	123	2,251	166	9
1,776	Spondon Working Men's Co-operative, Stores, Spondon.	1874	250	3,069	632	10
1,071	Staveley Free Labour and Industrial Provident Co-operative, 100 and 101, Speedwell-terrace, Staveley.	1867	152	7,451	792	11
1,950	Whitehough Industrial and Provident, Whitehough, Chirley, Chapel-en-le-Frith.	1876	112	2,638	458	12
2,517	Whittington and District Working Men's Co-operative, High-street, New Whittington.	1886	130	2,757	271	13
1,436	Youlgreave Independent Industrial and Provident, Youlgreave, Bakewell.	1872	217	9,621	1,317	14
	DEVONSHIRE:					
2,432	Ashburton Co-operative Society, North-street, Ashburton.	1884	73	1.700	189	15
1,132	Barnstaple Co-operative, Jubilee School, Cross-street, Barnstaple.	1868	184	2,523	570	16
1,496	Bideford Industrial Co-operative, 78, High-street, Bideford.	1872	328	5,049	993	17
1,271	Buckfastleigh Co-operative, Chapel-street, Buckfastleigh.	1869	482	10,626	2,358	18
2,663	Dartmouth Mutual Co-operative Supply Stores, 1, Newport-street, Dartmouth.	1888	117	1,589	–	19
2,126	Devonport Union Mill, 35, Marlborough-street, Devonport.	1817	602	4,268	384	20
2,130	Devonport Coal Association, Free Library, Duke-street, Devonport.	1837	1,028	3,136	1,131	21
2,423	Exeter Co-operative and Industrial, 10, St. Sidwells, Exeter.	1884	889	8,799	1,214	22
2,186	Newton Abbot Co-operative, 19, Queen-street, Newton Abbot.	1880	427	7,099	824	23
200	Plymouth Mutual Co-operative and Industrial, 42 and 43, Treville-street, Plymouth.	1860	13,465	184,734	22,658	24
(*a*)2,446	North Tawton Co-operative, Stores, Barton-lane, North Tawton.	1885	–	–	–	25
1,222	Tiverton Co-operative and Industrial, Angel-hill, Tiverton.	1868	268	4,385	346	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	124	8	289	–	127	346	–	–	Yes; generally 10 stone bag of flour.
2	–	253	–	–	8,737	13,907	–	48	Yes; 14 days.
3	117	–	251	–	105	769	40	–	Yes; monthly.
4	128	10	120	–	112	507	–	1	Yes; discretionary.
5	403	10	566	–	20	1,344	–	3	Yes; from 1 *l.* to 6 *l.*
6	360	1	775	–	142	1,226	270	–	No.
7	5,113	95	8,661	–	15,185	37,309	1,788	137	Yes; half of share capital.
8	337	21	589	–	495	1,566	–	–	No.
9	107	5	233	–	104	930	–	–	No.
10	204	17	282	–	405	1,657	38	–	No.
11	254	–	818	–	80	665	2	–	Yes; to limit of shares.
12	121	8	320	–	192	723	140	–	Yes; three-fourths of money invested.
13	145	–	–	19	100	331	–	–	No.
14	385	58	634	–	365	596	403	5	Yes; discretionary.
15	164	–	109	–	4	249	–	–	Yes; seven days.
16	173	4	268	–	–	675	–	–	No.
17	367	4	412	–	310	904	–	–	No.
18	745	–	1,014	–	652	5,003	191	–	No.
19	–	–	–	–	–	–	161	–	No.
20	384	–	566	–	3,080	3,424	–	–	Yes; to amount of share capital.
21	–	–	356	–	–	1,028	–	–	Yes; discretionary.
22	887	6	539	–	114	2,404	848	–	No.
23	618	8	403	–	180	2,580	191	3	Yes; one week for bread.
24	11,994	721	22,814	–	39,661	75,658	3,852	563	No.
25	–	–	–	–	–	–	–	–	
26	190	–	522	–	60	342	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	DORSETSHIRE:			£.	£.	
2,374	Childe Okeford and District Co-operative, Childe Okeford.	1884	96	1,867	439	1
2,083	Evershot and District Co-operative, Fore-street, Evershot, Dorchester.	1878	180	4,478	1,013	2
1,050	Milton Abbas Co-operative, Milton Abbas - -	1867	69	1,426	628	3
933	Weymouth Industrial Co-operative, 26, Park-street, Weymouth.	1867	273	7,297	1,290	4
	DURHAM:					
1,348	Annfield Plain Industrial Co-operative, Annfield Plain.	1870	2,875	118,371	6,931	5
275	Barnard Castle Co-operative Industrial and Provident, Bridgegate, Barnard Castle.	1862	280	5,863	967	6
2,514	Bearpark Industrial Co-operative, Dodd-street, Bearpark Colliery.	1885	194	7,163	769	7
136	Birtley District Co-operative Industrial and Provident, Harfas Bank, Birtley, Chester-le-Street.	1861	1,403	60,426	4,089	8
335	Bishop Auckland Industrial Co-operative Flour and Provision, 84, Newgate-street, Bishop Auckland.	1860	7,777	229,225	24,779	9
132	Blaydon District Industrial and Provident, Church-street, Blaydon-on-Tyne.	1858	4,284	160,494	16,824	10
1,669	Boldon Industrial Co-operative, Stores, Boldon Colliery.	1873	845	36,650	2,066	11
2,046	New Brancepeth Co-operative and Industrial, 6, Eshwood-street, New Brancepeth.	1877	325	13,864	1,378	12
2,317	Brandon and Byshottles Co-operative, 1, John-street, Meadowfield, Braudon.	1882	648	21,646	1,403	13
2,785	Burnopfield District Co-operative, Burnopfield - -	1889	764	2,785	2,267	14
545	Chester-le-Street Co-operative and Industrial, Chester-le-Street.	1862	3,547	177,356	9,020	15
509	Consett Industrial and Provident, 16, Market-street, Consett.	1863	1,462	55,253	9,044	16
1,363	Cornforth and Coxhoe Co-operative, Commercial-road, Coxhoe, Ferry Hill.	1870	2,357	85,370	5,537	17
(*a*)2,455	Craghead and Holmside Co-operative and Industrial, Hedley's Buildings, Craghead.	1885	–	–	–	18
627	Crook and Neighbourhood Co-operative Corn Mill, Flour, and Provision, North-terrace, Crook.	1864	4,090	184,684	14,334	19
1,201	Priestgate Co-operative and Industrial, Priestgate, Darlington.	1868	2,770	66,724	–	20
2,154	Dipton Equitable Co-operative, Dipton, Lintz Green.	1879	38	100	–	21
142	Dunston District Industrial and Provident, Dunston, Gateshead.	1860	181	4,982	370	22
236	Durham Equitable Co-operative and Industrial, 6 and 7, Claypath, Durham.	1861	2,101	51,987	6,969	23
1,832	Easington-lane Co-operative, Easington-lane -	1874	447	16,314	1,786	24
1,383	Esh Co-operative, Esh - - - - - -	1870	260	15,968	2,785	25
137	Felling Industrial, Gosforth-street, Felling - -	1861	541	15,454	1,239	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	136	–	92	–	79	372	40	–	Yes; discretionary to extent of share capital.
2	271	–	482	–	25	726	–	–	No.
3	132	–	65	–	–	359	–	–	Yes; to amount of share.
4	940	41	–	29	218	2,678	1,020	–	Yes; weekly.
5	5,695	786	22,106	–	12,622	40,447	649	–	No.
6	253	–	937	–	171	1,607	–	–	No.
7	312	17	1,332	–	–	1,210	–	–	No.
8	3,761	47	9,647	–	1,085	15,134	–	–	To amount of share capital.
9	13,019	2,975	34,495	–	21,085	67,144	–	–	Yes; fortnight's credit on two shares.
10	12,506	–	22,830	–	36,471	81,149	800	–	No.
11	1,916	–	6,586	–	669	6,988	550	–	Seven days' credit.
12	569	27	2,727	–	1,423	3,047	419	–	No.
13	1,100	–	3,539	–	794	3,122	–	–	No.
14	1,193	32	2,472	–	6,951	14,519	–	31	No.
15	9,952	1,449	30,522	–	30,817	69,761	–	–	Fortnightly, according to security held by society.
16	3,754	210	7,388	–	4,499	2,832	330	119	Yes; about 2 *l.* per member.
17	4,073	17	13,794	–	3,358	14,011	805	–	No.
18	–	–	–	–	–	–	–	–	
19	8,590	1,043	27,858	–	25,405	58,545	–	–	Three-fourths of share.
20	3,641	–	9,045	–	5,308	18,154	–	47	No.
21	–	–	–	–	4	66	640	–	No.
22	348	–	561	–	–	1,267	–	–	No.
23	3,268	573	7,631	–	18,628	29,227	–	95	Yes; weekly in butchery.
24	795	30	2,253	–	334	4,620	152	–	No.
25	1,060	–	2,249	–	–	3,462	–	–	To amount invested in society.
26	970	6	2,133	–	718	2,542	–	–	Yes; two-thirds of capital.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock in-Trade at End of Year.	
	DURHAM—*continued.*			£.	£.	
123	Felling Shore, Heworth Shore, and Bill Quay Co-operative and Industrial, Felling Shore, Gateshead.	1860	571	20,464	1,075	1
127	Gateshead Industrial Co-operative, Jackson-street, Gateshead.	1861	8,383	282,147	21,338	2
2,312	Hartlepools Co-operative, 18, Reed-street, West Hartlepool.	1882	1,332	32,253	2,072	3
759	Haswell Co-operative Provision, Co-operative Stores, Haswell.	1866	3,245	96,933	7,624	4
(*a*)2,428	Hebburn Colliery, Amicable Industrial, Stores, Hebburn Colliery.	1885	–	–	–	5
514	Hetton Downs Co-operative, Hetton Downs, Fence Houses.	1863	1,267	37,798	3,891	6
2,722	South Hetton Meat Supply, 3, Front-street, South Hetton.	1888	68	1,612	–	7
2,486	Hetton-le-Hole and Hetton Downs Butchers, South Market-street, Hetton-le-Hole.	1885	204	2,628	–	8
2,349	Howden-le-Wear Co-operative and Industrial, Bridge-street, Howden-le-Wear.	1883	72	1,292	249	9
289	Jarrow Industrial Co-operative, Birch-street, Jarrow.	1861	2,854	84,688	5,833	10
2,697	Jarrow Equitable Co-operative, Clayton-street, Jarrow.	1888	180	4,630	277	11
1,330	Leadgate Industrial and Provident, Front-street, Leadgate.	1870	415	17,819	3,399	12
(*a*)2,519	Middle Rainton Butchers' Co-operative, Stores, Middle Rainton, *viâ* Fence Houses.	1886	–	–	–	13
1,836	Teesdale Workmen's Industrial and Provident, Chapel-row, Middleton-in-Teesdale.	1842	1,171	32,285	4,326	14
1,212	Low Moorsley Amicable Industrial, Low Moorsley, *viâ* Fence Houses.	1872	479	14,864	1,306	15
2,071	Murton Colliery Co-operative, Woods-terrace, Murton Colliery, Sunderland	1877	453	16,086	1,444	16
1,155	Newbottle, Philadelphia, and Houghton-le-Spring District Co-operative and Industrial, Back-lane, Newbottle, near Fence Houses.	1866	1,503	43,825	6,662	17
2,104	Pelton Fell Equitable Industrial, Club-row, Pelton Fell.	1877	121	6,401	744	18
1,313	West Pelton District Co-operative, Industrial and Provident, Handon Hold, West Pelton.	1869	1,263	62,838	4,454	19
1,771	Pittington Amicable Industrial, Pittington -	1874	691	27,098	1,485	20
2,182	Rainton Gate Co-operative, Rainton Gate, Fence Houses.	1880	81	3,037	935	21
679	Ryhope Colliery Industrial and Provident, Ryhope Colliery, Sunderland.	1865	1,863	68,543	5,985	22
1,189	Seaham Harbour Industrial and Co-operative, 4, Castlereagh-road, Seaham Harbour.	1868	1,333	39,795	2,142	23
1,768	Sherburn Hill Co-operative, Provision Stores, Main-street, Sherburn Hill.	1874	480	23,673	1,428	24
487	Tyne Dock Industrial Co-operative, 63, Bede-street, Tyne Dock, South Shields.	1861	2,211	54,930	1,871	25
2,176	South Shields Equitable Co-operative, 8, Ingham-street, Westoe, South Shields.	1880	810	16,077	560	26
1,785	Old and New Shildon Industrial Co-operative Butchers, 1, Garbut-street, Old Shildon.	1872	620	4,779	89	27

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,046	63	3,241	–	1,000	4,698	–	–	No.
2	15,093	–	39,615	–	32,459	57,772	–	–	No.
3	1,131	16	3,997	–	683	3,707	340	19	No.
4	5,626	336	16,100	–	8,373	23,270	–	–	Fortnightly.
	–	–	–	–	–	–	–	–	
6	2,075	142	5,671	–	2,462	10,345	–	–	Not to exceed amount of member's share.
7	110	–	43	–	–	68	–	–	To extent of 1 *l.* share.
8	175	–	132	–	–	146	410	–	No.
9	154	–	165	–	13	147	9	–	Yes; to extent of share capital.
10	3,778	130	15,388	–	2,507	13,317	–	27	No.
11	183	–	840	–	69	278	–	–	No.
12	1,134	70	2,475	–	1,458	6,103	–	–	Fortnightly, but not to exceed three-fourths of member's share.
13	–	–	–	–	–	–	–	–	
14	1,926	288	3,467	–	8,944	11,992	1,000	–	No.
15	620	1	2,345	–	1,080	892	1,837	–	Amount of member's claim.
16	693	–	2,672	–	–	2,173	–	–	No.
17	2,600	73	6,331	–	1,765	12,127	1,200	28	Smallest amount possible.
18	508	–	901	–	5	1,228	15	–	Fortnightly, but not to exceed share.
19	3,920	56	9,630	–	1,728	20,511	–	–	Above their three 1 *l.* shares.
20	1,127	26	5,253	–	787	1,558	2,387	–	Yes; according to the security they have.
21	202	–	424	–	135	1,353	–	–	No.
22	3,986	–	11,318	–	1,556	13,849	–	45	According to amount of member's share.
23	2,167	75	6,026	–	2,415	5,888	3,236	–	No.
24	935	49	4,284	–	712	4,703	–	–	No.
25	1,125	506	10,987	–	9,423	11,493	–	–	No.
26	854	53	2,381	–	1,523	1,143	–	–	Amount of share, 1 *l.*
27	271	–	707	–	–	760	500	–	Yes; 12 days.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	DURHAM—*continued.*			£.	£.	
94	Shotley Bridge Industrial and Provident, Shotley Bridge.	1862	427	14,973	2,268	1
1,536	Derwent Co-operative Flour Mill, Shotley Bridge	1872	9	90,225	5,383	2
762	Stanhope and Weardale Industrial and Provident, Front-street, Stanhope.	1866	602	13,717	2,838	3
1,981	West Stanley Co-operative, West Stanley, Stanley, R.S.O.	1876	1,088	53,195	2,858	4
2,437	Station Town Co-operative, Station Town - -	1884	758	25,866	–	5
788	Stockton Co-operative Industrial and Provident, Wellington-street, Stockton-on-Tees.	1866	2,818	70,440	7,542	6
117	Sunderland Equitable Industrial, 19, Green-street, Bishop Wearmouth.	1859	3,695	80,371	11,673	7
553	Swalwell District Industrial and Provident, Stores, Market-lane, Swalwell.	1864	293	8,359	1,181	8
125	Tanfield District Industrial and Provident, Tantobie, Lintz Green.	1861	399	17,809	2,197	9
1,296	Thornley Co-operative Provision, Chapel-street, Thornley.	1869	39	1,010	228	10
683	Tow Law Industrial and Provident, Dan's Castle, Tow Law, Darlington.	1865	410	12,417	2,119	11
2,507	Tudhoe Colliery Co-operative and Industrial Co-operative Stores, Tudhoe Colliery, Spennymoor.	1884	812	25,620	2,261	12
601	Washington Chemical Works, Co-operative and Industrial, Stores, Pattinson Town, Washington Station.	1864	162	5,228	311	13
1,467	Willington Co-operative and Industrial, Stores, Willington.	1872	891	14,645	1,754	14
1,808	Windy Nook Industrial and Provident, Chapel-street, Windy Nook, Gateshead-on-Tyne.	1874	714	29,124	1,295	15
	ESSEX :					
2,656	Barking Industrial Co-operative, 10, North-street, Barking.	1888	165	3,003	126	16
2,338	Beckton Co-operative, 99, Winsor-terrace, Beckton, E.	1883	127	2,461	193	17
595	Braintree and West Essex Co-operative and Industrial, Bocking-end, Braintree.	1864	692	12,144	1,142	18
2,307	Excelsior Licensed Victuallers' Co-operative, Sir John Lawrence Tavern, Rathbone-street, Canning Town, E.	1882	70	2,664	297	19
973	Chelmsford Star Co-operative Industrial, Moulsham-street, Chelmsford.	1867	584	10,157	1,463	20
20	Colchester and East Essex Co-operative and Industrial, 14, Culver-street, Colchester.	1861	2,112	42,976	5,605	21
2,427	Earls Colne Industrial Co-operative, 9, High-street, Earls Colne.	1884	121	1,914	230	22
913	Grays Co-operative Industrial and Provident, High-street, Grays.	1867	1,255	39,033	4,129	23
324	Halstead Industrial Co-operative, Trinity-street, Halstead.	1860	668	12,259	2,459	24
2,637	Leyton Industrial Co-operative, 1, Ivy-terrace, High-road, Leyton.	1887	49	834	87	25

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,218	152	1,678	–	2,977	9,320	–	–	Yes; two weeks' credit.
2	1,620	120	3,407	–	2,387	10,664	15,622	–	Yes; 14 days.
3	893	46	1,401	–	909	5,479	163	–	No.
4	2,743	405	7,889	–	9,868	16,769	–	20	One week's meat.
5	–	–	–	–	3,903	3,174	–	-	No.
6	4,313	6	6,915	–	2,016	19,682	1,068	20	No.
7	5,924	8	8,268	–	14,694	41,514	49	254	Yes.
8	426	–	1,145	–	998	2,186	–	–	No.
9	1,356	170	2,470	–	3,510	–	10,588	–	Yes; weekly.
10	250	–	123	–	–	219	170	–	No.
11	760	6	1,773	–	167	2,745	1,196	–	In some case, not to exceed member's share.
12	963	–	4,762	–	372	3,018	8	–	Yes; to extent of capital.
13	224	–	868	–	100	375	–	–	Yes: half of share.
14	938	–	2,173	–	1,749	4,480	62	–	To amount of share.
15	1,411	3	4,839	–	1,853	5,654	–	–	Yes; limit 2 *l.*
16	224	–	233	–	24	244	–	–	No.
17	302	4	23	–	111	427	20	–	No.
18	841	8	1,000	–	477	4,004	368	25	Yes; two weeks' purchases on bread.
19	226	–	139	–	1,410	500	1,004	–	No.
20	1,041	–	540	–	722	4,088	–	–	No.
21	3,936	133	4,402	–	7,337	16,954	2,650	109	No.
22	101	8	207	–	498	798	149	5	No.
23	3,443	76	3,802	–	1,308	10,506	382	72	Yes; one week for bread.
24	1,391	115	983	–	3,557	8,242	1,002	25	Yes; to extent of share.
25	91	7	31	–	7	47	9	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	Essex—*continued.*			£.	£.	
1,885	Harwich and Dovercourt Industrial Co-operative, 20, Church-street, Harwich.	1875	689	15,791	2,510	1
1,723	Maldon and Heybridge Co-operative, 13, 15, and 17, Market-hill, Maldon.	1873	618	9,686	1,036	2
(*a*)2,285	Manningtree Coffee-house, Market-cross, Manningtree.	1882	–	–	–	3
194	Stratford Co-operative and Industrial, 60, Maryland-street, Stratford.	1860	5,445	155,979	21,100	4
(*a*)1,965	Terling Provident, Terling, Witham - - -	1876	–	–	–	5
1,952	Tiptree Self-Help Co-operative and Industrial, Tiptree, Kelvedon.	1876	175	3,793	290	6
2,506	Victoria Dock Licensed Victuallers' Co-operative, Dock House Tavern, E.	1885	41	1,419	86	7
2,527	Walthamstow Co-operative, 32, Markhouse-road, Walthamstow.	1888	73	265	18	8
2,592	Witham Co-operative, High-street, Witham -	1887	131	1,427	296	9
	GLOUCESTERSHIRE:					
2,392	Bristol and District Co-operative, 189, Newfoundland-road, Bristol.	1884	505	6,438	750	10
(*a*)503	Cainscross and Ebley Co-operative Industrial, Cainscross.	1863	–	–	–	11
(*a*)1,796	Cinderford Co-operative Industrial, Flaxley Mesne, Cinderford.	1874	–	–	–	12
1,651	Down Ampney Co-operative Industrial, Down Ampney, Cricklade.	1873	64	1,117	242	13
229	Gloucester Co-operative and Industrial, Brunswick-road, Gloucester.	1860	5,567	115,350	15,630	14
2,226	Gloucester Fish and Game Supply, 90, Southgate-street, Gloucester.	1880	211	3,219	20	15
2,577	Lechlade Co-operative, High-street, Lechlade -	1886	198	1,966	542	16
2,447	Lower Lydbrook Co-operative and Industrial, Stores, Lower Lydbrook.	1885	69	2,664	673	17
2,199	Upper Lydbrook Co-operative and Industrial, Stores, Upper Lydbrook.	1880	108	5,153	1,237	18
2,669	Lydney Co-operative and Industrial, Newerne, Lydney.	1888	191	3,234	367	19
2,047	Northleach Co-operative and Industrial, High-street, Northleach.	1877	48	978	271	20
2,309	Stroud Co operative, Chapel-street, Stroud -	1880	1,103	21,940	3,525	21
995	Tortworth Provident Co-operative, Stores, Tortworth, Falfield.	1867	40	848	151	22
	HANTS:					
1,591	Portsea Island Mutual Co-operative, Chesterfield-terrace, Fratton, Portsmouth.	1873	3,122	49,010	8,519	23
2,435	Fritham Provident, Fritham, Lyndhurst - -	1884	15	415	15	24
2,211	Grange Co-operative, Stores, Northington, Alresford.	1880	38	1,041	112	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,982	–	735	–	1,229	4,277	2,101	32	Yes; no limit.
2	744	26	939	–	320	2,559	200	20	Yes; limited.
3	–	–	–	–	–	–	–	–	
4	14,825	882	14,984	–	16,469	65,645	226	25	No.
5	–	–	–	–	–	–	–	–	
6	229	–	366	–	130	817	–	–	Yes; to extent of share capital.
7	404	–	106	–	–	180	25	–	No.
8	10	–	3	–	3	45	–	–	No.
9	150	–	91	–	32	346	73	3	No.
10	693	2	268	–	122	434	32	6	No.
11	–	–	–	–	–	–	–	–	
12	–	–	–	–	–	–	–	–	
13	76	–	120	–	83	126	–	–	No.
14	11,165	109	12,993	–	23,390	68,436	1,293	130	Yes; in cases of emergency.
15	457	–	67	–	–	287	–	–	Yes; three months.
16	171	1	137	–	37	627	–	–	No.
17	–	–	206	–	45	281	20	–	Yes; to extent of share.
18	302	3	265	–	57	769	453	–	Yes; half of share capital if approved by committee.
19	252	–	261	–	–	431	–	–	No.
20	106	–	63	–	57	340	–	–	No.
21	1,766	15	2,405	–	352	6,974	223	–	Yes; half of share capital.
22	63	–	37	–	–	151	–	–	No.
23	4,557	111	1,808	–	2,625	14,490	3,826	41	Yes; one week.
24	24	–	43	–	–	28	–	–	No.
25	60	–	91	–	45	199	10	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	HANTS—*continued.*			£.	£.	
(*a*)1,900	Shanklin, Lake, and Branstone Union Co-operative, 3, Station-road, Shanklin, Isle of Wight.	1875	–	–	–	1
2,601	Southampton Working Men's Co-operative, 37, Melbourne-street, Southampton.	1887	118	1,653	122	2
	HEREFORDSHIRE:					
(*a*)2,416	Hampton Charles Co-operative Industrial, Cross-road, Hampton Charles, Tenbury.	1884	–	–	–	3
(*a*)2,555	Hereford Co-operative and Industrial, 7, Maylord-street, Hereford.	1886	–	–	–	4
	HERTFORDSHIRE:					
2,325	Berkhamstead Co-operative, Cowper-road, Berkhamstead.	1883	302	6,184	954	5
2,012	Buckland Co-operative, Mrs. Mole's, Buckland, Buntingford.	1877	49	691	187	6
2,652	Croxley Co-operative, Croxley Green, Rickmansworth.	1888	97	1,574	143	7
2,376	Hertford Co-operative, 61, Castle-street, Hertford.	1884	112	1,100	200	8
1,218	Hoddesdon Industrial Co-operative, Burford-street, Hoddesdon.	1868	90	2,316	235	9
2,464	Radlett Industrial Stores, Radlett, St. Albans -	1885	69	847	–	10
874	Tring Co-operative Industrial and Provident, 58 to 61, High-street, Tring.	1866	743	11,531	1,454	11
2,243	Watford and West Herts Industrial Co-operative, Lotheron-road, Watford.	1881	171	3,115	739	12
2,515	Welwyn Co-operative, Welwyn - - - -	1887	83	1,894	530	13
	HUNTINGDONSHIRE:					
2,530	Huntingdon Industrial Co-operative, 10, Great Northern-street, Huntingdon.	1886	247	3,642	372	14
2.780	Saint Ives Co-operative, Merryland-street, St. Ives.	1890	90	414	119	15
2,272	St. Neots Industrial Co-operative, Huntingdon-street, St. Neots.	1882	219	3,313	721	16
	KENT:					
499	Alfred Joint Stock Bread and Flour, 42, North-street, Ashford.	1854	97	2,102	77	17
2,642	Ashford Co-operative, 47 and 49, Hempsted-street, Ashford.	1887	458	6,673	919	18
2,288	Bromley Co-operative, East-street, Bromley -	1882	895	19,666	2,043	19
1,379	New Brompton Economical, Industrial, and Provident, High-street, New Brompton.	1867	1,243	28,062	3,140	20
(*a*)2,609	Kent Industrial and Provident Building and Investment, 36, High-street, Canterbury.	1887	–	–	–	21
2.389	Chislehurst Co-operative, White Horse-hill, Chislehurst.	1884	161	3,006	461	22
2,725	Cliffe-at-Ho Co-operative Stores, Cliffe - -	1888	98	1,924	150	23

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	–	
2	179	1	6	–	22	204	–	–	Yes; weekly.
3	–	–	–	–		–	–	–	
4	–	–	–	–	–	–	–	–	
5	517	–	484	–	172	2,335	77	1	Yes; extent of share.
6	45	–	–	1	–	60	–	–	One week in special cases.
7	124	1	56	–	15	163	–	–	No.
8	128	–	19	–	72	211	14	–	No.
9	200	–	178	–	188	470	–	–	Yes; one month.
10	–	–	–	–	42	247	–	–	Yes; to extent of share.
11	1,130	44	577	–	2,653	7,485	178	6	Yes; one week.
12	402	3	71	–	331	598	209	–	Yes; 1 *l.*
13	113	–	148	–	3	418	5	–	No.
14	375	–	388	–	57	810	286	–	No.
15	22	–	39	–	–	90	–	–	No.
16	218	–	179	–	34	885	296	1	No.
17	173	–	105	–	–	788	–	–	Yes; 2 *l.* limit.
18	439	4	774	–	86	999	–	14	No.
19	1,566	12	2,006	–	1,049	4,498	1,101	47	No.
20	2,031	12	1,997	–	824	5,858	1,039	53	Yes; 14 days.
21	–	–	–	–	–	–	–	–	
22	275	–	188	–	80	661	20	–	Yes; one week only.
23	115	1	135		7	143	–	2	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	KENT—*continued.*			£.	£.	
2,286	South Darenth Co-operative, Lansdown-place, South Darenth.	1882	48	1,439	112	1
2,633	Kentish Provident Manufacturing, 3, Victoria Town, Deal.	1887	40	1,072	2,787	2
1,750	Faversham Co-operative Industrial and Provident, 60 and 61, Preston-street, Faversham.	1874	1,127	40,928	6,213	3
852	Folkestone Co-operative, 69, Tontine-street, Folkestone.	1866	1,527	34,305	4,026	4
2,421	Borough of Gravesend Co-operative, 3, Harmer-street, Gravesend.	1884	1,003	30,197	3,497	5
543	Greenwich Industrial Bread and Flour Association, 1, Orchard-hill, Lewisham-road, Greenwich.	1847	107	1,750	55	6
2,575	East Greenwich Co-operative, 4, Orchard-terrace, Edward-street, East Greenwich.	1886	222	2,640	208	7
2,302	West Greenwich Co-operative, 31 and 33, Blackheath-hill, Greenwich.	1882	717	9,415	762	8
2,606	Maidstone Co-operative, 118, Week-street, Maidstone.	1887	236	3,818	356	9
2,364	Home and Colonial Trade Bank, 8, Amersham-grove, New Cross.	1884	20	–	–	10
(*a*)2,471	New Cross Co-operative, 346, New Cross-road -	1885	–	–	–	11
2,136	Penge and Beckenham Co-operative, Parish-lane, Penge.	1879	447	6,728	726	12
2,184	River and District Co-operative, 14, Biggin-street, Dover.	1880	1,080	19,073	2,303	13
2,386	Rochester and District Co-operative and Industrial, 24, High-street, Rochester.	1884	1,479	24,210	3,620	14
1,316	Crays Industrial Co-operative, Stores, St. Mary Cray.	1870	504	11,210	2,388	15
328	Sheerness Co-operative, 3, Russell-street, Sheerness.	1849	1,560	49,493	8,298	16
354	Sheerness Economical, Industrial, and Provident, 2, Broad-street, Sheerness.	1816	978	25,975	3,031	17
1,795	Sittingbourne Co-operative, 123, East-street, Sittingbourne.	1874	714	22,280	2,462	18
2,008	Green Street Co-operative, Stores, Green-street, Teynham, Sittingbourne.	1876	287	6,085	1,582	19
2,628	Tunbridge Wells Industrial Co-operative, 7, Kensington-street, Tunbridge Wells.	1887	235	2,397	300	20
2,655	Walmer and Mongeham Co-operative, 2, Oakley Villas, Walmer.	1888	111	1,499	247	21
1,443	Royal Arsenal Co-operative, 147, Powis-street, Woolwich.	1868	6,721	126,076	13,450	22
	LANCASHIRE:					
202	Accrington and Church Industrial Co-operative, 5, Oak-street, Accrington.	1860	6,865	209,777	30,695	23
2,649	Accrington Provident Co-operative, 5, Abbey-street, Accrington.	1887	459	4,577	724	24
1,514	Adlington Industrial Co-operative, Railway-road, Adlington, Chorley.	1872	302	6,979	659	25
568	Ainsworth Industrial Co-operative, Ainsworth, Bolton.	1864	233	5,595	644	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	105	–	98	–	7	69	–	–	No.
2	459	–	–	834	49	1,820	3,025	–	No.
3	4,375	16	4,107	–	5,129	18,456	–	–	One week.
4	1,806	76	4,810	–	4,000	11,660	–	–	No.
5	2,857	28	3,026	–	526	5,300	1,541	50	No.
6	453	–	54	–	–	–	67	–	Yes; fortnightly.
7	219	–	175	–	88	483	205	3	No.
8	1,191	*59	387	–	322	2,000	649	9	No.
9	246	3	291	–	52	381	–	6	No.
10	–	–	–	–	–	–	–	–	No.
11	–	–	–	–	–	–	–	–	
12	966	–	317	–	219	1,176	1,354	9	Yes; one week.
13	1,819	21	2,050	–	417	6,087	1,515	5	Yes; one week.
14	2,356	1	1,755	–	640	7,089	518	26	No.
15	1,020	3	582	–	2,852	4,063	2,982	30	Yes; 30 *s.*
16	4,577	100	4,884	–	4,387	20,081	557	–	Yes.
17	2,158	7	2,294	–	148	10,903	83	20	Yes; three-fourths of share.
18	1,956	–	2,413	–	1,336	8,614	885	30	One week's purchase.
19	424	–	766	–	869	3,417	187	18	No.
20	170	–	86	–	29	433	–	4	No.
21	151	–	86	–	20	303	226	–	Yes; to extent of share.
22	15,534	614	11,951	–	24,074	62,786	1,197	295	No.
23	11,955	2,732	29,310	–	119,513	159,591	7,323	440	Yes; for goods supplied on hire.
24	345	–	631	–	876	339	182	–	Yes; general clubs.
25	282	5	894	–	157	1,285	–	–	Yes; no limits.
26	243	65	869	–	1,515	2,802	–	–	No.

* Including dividend on purchases.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
870	New Road Co-operative, Ainsworth, near Bolton	1866	156	5,351	342	1
201	Ashton-under-Lyne Working Men's Co-operative, 224, Church-street, Ashton-under-Lyne.	1857	1,765	49,739	6,122	2
997	Leven Valley Industrial and Provident, Backbarrow, Ulverston.	1866	120	2,190	365	3
19	Bacup Co-operative, Store, Rochdale-road, Bacup	1847	2,698	84,312	10,273	4
1,278	Bacup Conservative Industrial Co-operative, 29, King-street, Bacup.	1869	671	16,979	3,460	5
496	Bagslate Industrial and Provident, Stores, Bagslate, Norden, near Rochdale.	1856	389	6,908	531	6
516	Bamber Bridge Industrial, Stores, Station road, Bamber Bridge, near Preston.	1861	121	9,412	679	7
(*a*)2,574	Bamfurlong Co-operative, Stores, Bamfurlong, Wigan.	1887	–	–	–	8
76	Barrow Co-operative, 100, Church-street, Barrow	1860	3,084	71,060	6,017	9
406	Barrowford Industrial Co-operative, Sutcliffe-buildings, Barrowford.	1840	370	8,853	681	10
1,522	Barrowford Progressive Co-operative, Temperance Hall-buildings, Barrowford.	1872	383	11,799	1,308	11
1,410	Billington and Whalley Industrial Co-operative, Blackburn New-road, Billington, Whalley.	1871	160	3,244	417	12
210	Blackburn Industrial Provident, 3, Procter-street, Grimshaw Park, Blackburn.	1860	1,254	26,508	3,432	13
218	Blackburn Industrious Bees Co-operative, 56, Havelock street, Blackburn.	1860	816	19,762	2,990	14
260	Blackburn Industrial and Co-operative Provision, 122 and 124, Bank Top, Blackburn.	1860	666	20,030	2,010	15
263	Blakey Moor Co-operative, 32, Alma-street, Blackburn.	1861	1,640	41,671	3,201	16
486	Daisyfield Industrial Bees Co-operative, 25, Peter-street, Blackburn.	1861	2,075	55,675	8,477	17
1,852	Blackburn Excelsior Co-operative, 57, Billinge-street, Blackburn.	1873	300	12,880	480	18
72	Blackley Co-operative, Market-street, Blackley -	1861	2,006	46,660	5,819	19
2,485	Blackpool Industrial Co-operative, 32, Chapel-street, Blackpool.	1885	332	7,181	669	20
557	Blackrod Friendly Co-operative Industrial, Wards End, Blackrod.	1861	162	6,888	1,220	21
257	Great and Little Bolton Co-operative, 32, Bridge-street, Bolton.	1859	13,897	392,258	37,913	22
(*a*)2,259	Bouth Co-operative, Bouth, Ulverston - -	1880	–	–	–	23
272	Brickfield Equitable Friends' Co-operative, Brickfield, Rochdale.	1849	334	6,870	817	24
910	Brierfield Co-operative and Industrial, Bridge-street, Brierfield, near Burnley.	1866	572	15,597	2,307	25
2,150	Brooksbottoms Co-operative, Brooksbottoms, Summerseat, Manchester.	1879	123	5,278	718	26
2,198	Furness and South Cumberland Supply Association, Kendal Bank, Broughton-in-Furness.	1880	340	12,960	777	27

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	243	18	858	–	947	1,519	102	–	Yes; limited.
2	2,760	22	7,754	–	11,777	20,976	3,655	97	Yes; for a few days.
3	162	11	98	–	70	1,447	–	–	Yes; to within 5 *s.* of their full share.
4	5,306	1,736	13,044	–	44,681	49,439	22,463	192	Five-sixths of share capital.
5	1,435	5	2,662	–	4,362	10,107	3,324	–	Yes; four-fifths of share.
6	2	–	1,027	–	11,465	11,612	–	–	No.
7	453	–	1,496	–	–	760	500	–	No.
8	–	–	–	–	–	–	–	–	
9	3,525	99	9,597	–	916	19,334	–	–	Yes; three-fourths of share.
10	434	32	1,051	–	3,830	4,010	702	17	No.
11	718	60	1,187	–	1,246	3,669	624	23	Yes; to extent of share.
12	65	–	323	–	659	1,383	62	–	Yes; one week.
13	1,778	178	3,859	–	9.239	18,824	100	17	No.
14	863	9	3,400	–	–	6,207	1,253	–	Yes; to extent of share.
15	1,113	15	2,814	–	105	5,092	457	–	Discretionary credit.
16	1,811	196	7,498	–	3,490	12,307	103	388	Yes; to extent of share, one week's capital.
17	3,496	379	8,485	–	8,574	24,225	374	–	Yes; to amount of share.
18	221	64	2,965	–	1,000	2,471	–	–	Yes; to extent of share.
19	3,603	82	5,378	–	9,268	25,073	–	130	Yes; three days.
20	487	–	514	–	26	1,441	78	–	No.
21	313	1	825	–	285	1,910	–	–	Yes; fortnightly.
22	21,877	4,425	56,737	–	146,155	247,598	5,933	1,418	No.
23	–	–	–	–	–	–	–	–	
24	472	132	860	–	6,721	7,744	114	12	No.
25	975	71	1,855	–	9,574	13,954	515	47	No.
26	250	4	940	–	2,990	2,785	914	–	Five-sixths of share capital.
27	611	–	168	–	18	1,672	661	–	Yes; to extent of share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
(*a*)2,019	Park Lane Friendly Co-operative, Stores, Bryn, near Wigan.	1877	–	–	–	1
77	Burnley Equitable Co-operative and Industrial, Tanner-street, Burnley.	1861	6,876	238,824	20,345	2
2,509	Burnley Self-Help Cotton Spinning and Manufacturing, Healey Royd Mills, Burnley.	1886	267	38,446	2,956	3
(*a*)2,615	Burnley Industrial Manufacturing, Higher Rak Head Shed, Burnley.	1887	–	–	–	4
2,739	Oak Mount Self-Help Manufacturing, Wiseman-street, Burnley.	1889	171	35,021	2,987	5
112	Bury District Co-operative Provision, Knowsley-street, Bury.	1856	10,003	246,072	29,743	6
1,502	Lower Holker Co-operative, Cark-in-Cartmel, Carnforth.	1872	75	2,159	564	7
2,451	Carnforth Co-operative, New-street, Carnforth -	1885	563	15,567	2,037	8
2,625	Chorley Co-operative, Lyons-lane, Chorley -	1887	570	12,347	907	9
1,305	Churchtown Industrial Co-operative, Churchtown, Southport.	1868	950	26,802	6,588	10
75	Clayton-le-Moors Industrial Co-operative, 23, Pickup-street, Clayton-le-Moors.	1861	838	24,168	2,941	11
489	Clifton Co-operative Industrial, Bolton-road, Clifton, near Manchester.	1858	361	15,485	915	12
278	Clitheroe Equitable Co-operative and Industrial, 14 and 16, Moor-lane, Clitheroe.	1861	433	7,513	1,697	13
394	Cawl Terrace (Cloughfold) Industrial, Cloughfold, near Manchester.	1851	490	12,805	2,091	14
433	Crawshaw Booth District Industrial, Co-operation-street, Crawshaw Booth, Manchester.	1854	564	20,227	2,182	15
164	Dalton-in-Furness Co-operative, Chapel-street, Dalton-in-Furness.	1861	2,764	72,753	10,840	16
2,684	Perseverance Co-operative, 609, Blackburn-road, Darwen.	1888	55	2,605	219	17
428	Lower Darwen Co-operative, 8, High-street, Lower Darwen.	1861	210	5,853	579	18
1,813	Lower Darwen Conservative Co-operative, 30, Raikes Bridge, Lower Darwen.	1874	121	3,113	478	19
158	Over Darwen Industrial Co-operative, 2, School-street, Over Darwen.	1860	3,265	111,324	9,800	20
1,295	Over Darwen New Provident Co-operative, The Green, Over Darwen.	1869	1,098	32,228	3,484	21
1,510	Dearnley and Featherstall Industrial Co-operative, Dearnley, Rochdale.	1872	118	3,426	396	22
1,028	Denton and Houghton Equitable Co-operative, 60, Ashton-road, Denton.	1867	764	24,289	1,302	23
1,215	Didsbury and Barlow Moor Industrial Co-operative, Didsbury.	1868	56	1,677	230	24
357	Droylsden Industrial Co-operative, Market-street, Droylsden.	1861	2,290	62,457	5,964	25
2,468	Co-operative Sundries Manufacturing, Greenside-lane, Droylesden, near Manchester.	1885	58	3,387	1,444	26
225	Eagley Industrial Co-operative, Eagley Bridge, near Bolton.	1859	477	16,701	1,562	27
1,354	Earcroft Industrial Co-operative, Stores, Earcroft, Blackburn-road, Darwen.	1870	106	6,067	760	28

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	15	
2	8,601	98	35,150	–	20,066	72,515	648	877	No.
3	10,217	–	–	1,629	–	4,536	1,493	–	No.
4	–	–	–	–	–	–	–	–	
5	9,278	–	–	169	–	844	731	–	No.
6	15,482	1,469	37,817	–	52,066	121,608	–	922	No.
7	148	–	181	–	41	722	127	–	Yes; to amount of share.
8	949	10	2,411	–	450	5,567	–	9	Yes; to extent of share.
9	467	–	1,757	–	119	950	–	–	No.
10	2,114	24	2,490	–	1,213	10,399	2,545	–	Yes; about 6 *s.* per member.
11	1,260	237	3,131	–	9,260	14,716	1,014	47	No.
12	576	6	3,124	–	111	2,944	–	–	Yes; three-fourths of amount invested.
13	598	57	833	–	819	3,913	2,328	–	No.
14	764	113	2,002	–	4,825	9,004	585	50	No.
15	777	380	4,012	–	10,426	14,335	350	–	Three-fourths of share.
16	2,373	517	7,505	–	8,848	34,291	393	119	Three-fourths of amount invested.
17	116	–	381	–	–	302	–	–	Yes; weekly.
18	220	40	952	–	1,991	2,090	913	–	No.
19	249	–	412	–	3,043	2,278	1,743	–	Yes; weekly.
20	4,226	1,048	13,447	–	72,678	96,278	3,757	325	No.
21	1,999	61	4,416	–	1,050	11,038	722	–	No.
22	172	2	487	–	651	1,278	–	–	To extent of 40 *s.*
23	1,422	23	3,077	–	3,565	9,698	166	–	To amount of share.
24	86	10	73	–	236	995	–	–	Yes; two-thirds of share.
25	3,919	41	8,545	–	10,543	27,527	–	213	Coals to amount of share.
26	885	–	86	–	–	623	336	–	Yes; 14 days.
27	1,057	199	2,361	–	6,333	8,103	2,335	–	
28	254	9	837	–	912	1,185	285	–	Yes; no limit.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
87	Earlestown Industrial and Co-operative, 26, Earle-street, Earlestown, Newton-le-Willows.	1860	830	16,594	2,059	1
203	Eccles Industrial Manufacturing, Silk-street, Eccles, Manchester.	1860	344	19,407	9,930	2
451	Eccles Provident Industrial Co-operative, Peel-street, Eccles.	1857	5,635	168,523	12,499	3
321	Edenfield Industrial and Provident, Edenfield, Bury.	1859	198	4,877	1,295	4
423	Edgworth Industrial Co-operative, Daisy Bank, Edgworth, near Bolton.	1860	351	9,178	1,019	5
773	Egerton Co-operative, Egerton, near Bolton -	1865	276	8,529	707	6
147	Failsworth Industrial, 174, Oldham-road, Failsworth, near Manchester.	1859	4,008	112,664	10,445	7
1,626	Farnworth and Kearsley Industrial Co-operative, 148, Market-street, Farnworth.	1873	2,740	90,274	8,019	8
150	Firgrove Co-operative, Firgrove, Rochdale -	1853	163	3,979	403	9
2,206	Fleetwood Industrial Co-operative, 13, East-street, Fleetwood.	1880	379	7,551	927	10
2,417	Garston and District Co-operative, 78, St. Mary's-road, Garston.	1884	362	6,813	660	11
2,680	Manchester and Salford Wheelwrights, Coach-builders, and Smith, Savoy-street, Hyde-road, West Gorton.	1888	48	597	175	12
2,277	Grange-over-Sands Co-operative, 3, Devonshire-place, Grange-over-Sands.	1882	159	3,441	438	13
2,194A	Gregson Lane Co-operative, Gregson-lane, Preston.	1880	124	5,520	541	14
1,335	Guide Industrial and Co-operative, Haslingden-road, Guide, Blackburn.	1870	72	2,700	111	15
126	Great Harwood Industrial and Co-operative Provision, 8, Glebe-street, Great Harwood.	1859	1,079	32,083	3,540	16
135	Haslingden Industrial Co-operative, Deardengate, Haslingden.	1850	1,856	53,093	7,678	17
2,205	Haslingden Conservative Industrial Co-operative, 6 and 8, Regent-street, Haslingden.	1880	428	3,587	1,472	18
1,913	Haughton Green Equitable Co-operative, Haughton-green, Denton, Manchester.	1875	485	18,585	1,435	19
2,242	Hawkshead and District Co-operative, Hawkshead, Ambleside.	1880	148	3,291	596	20
413	Healey Co-operative, Healey, near Rochdale -	1857	421	13,288	1,105	21
1,989	Heapey Busy Bee Co-operative, Lower-lane, Heapey, near Chorley.	1875	151	5,742	532	22
130	Helmshore Co-operative and Industrial, Stores, Helmshore.	1861	260	7,074	1,622	23
2,261	New Hey Industrial Co-operative, 37, Huddersfield-road, New Hey, Rochdale.	1881	170	4,631	610	24
183	Heywood Industrial Co-operative, Bethel-street, Heywood, Manchester.	1850	3,347	101,544	8,454	25
1,894	Higham Industrial Co-operative, Needle-street, Higham, near Burnley.	1875	104	2,049	320	26
1,460	Hindley Industrial Co-operative, 50, Market-street, Hindley, Wigan.	1872	332	6,932	424	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,182	190	2,119	–	2,995	8,774	82	–	No.
2	2,925	5	821	–	147	13,750	7,468	–	Yes; usual trade terms allowed.
3	9,252	861	23,294	–	39,254	67,778	4,633	582	Yes; to an aggregate amount of about 500 *l.*
4	382	1	627	–	2,569	5,160	105	–	No.
5	548	170	1,286	–	6,777	6,104	3,440	–	Yes; one month on coals and flour.
6	–	21	999	–	146	2,008	–	–	No.
7	6,977	1,116	13,658	–	40,531	65,500	5,006	341	No.
8	4,725	138	13,141	–	22,037	81,144	285	5	No.
9	197	23	636	–	2,899	4,266	161	–	No.
10	627	1	804	–	270	2,167	1,162	20	No
11	500	8	826	–	163	1,361	–	–	No.
12	440	-	–	47	–	248	21	–	Yes; monthly.
13	353	–	24	–	95	640	–	–	Yes; unlimited.
14	239	4	757	–	1,081	1,309	–	–	Yes; from week to week.
15	79	–	330	–	–	399	–	–	No.
16	1,322	10	4,785	–	9,607	14,474	1,166	60	Yes; one week.
17	3,302	66	7,072	–	24,293	28,122	8,516	180	Not generally discretionary as to circumstances.
18	274	–	481	–	–	1,250	–	–	Not to exceed share capital.
19	945	54	2,734	–	1,308	5,315	–	–	Yes; weekly in some departments.
20	240	–	168	–	92	993	–	–	Yes; one-half of share capital.
21	447	376	1,889	–	7,695	8,747	344	17	No.
22	291	25	828	–	1,098	2,234	–	1	Yes; 2 *l.* in special cases.
23	418	99	914	–	6,292	5,995	2,453	–	Yes; three-fourths of share capital.
24	179	–	734	–	116	1,052	–	–	No.
25	4,958	1,524	15,003	–	31,432	50,467	630	375	No.
26	96	2	313	–	989	1,159	–	–	No.
27	328	24	1,101	–	302	1,838	100	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
2,248	Hindley Green Working Men's Club, Hindley Green, Wigan.	1881	53	–	–	1
2,561	Hindsford Mutual Co-operative, 43, Lord-street, Hindsford.	1886	175	5,071	230	2
84	Hoddlesden Co-operative Progressive Stores and Industrial, 1, Green-street, Hoddlesden, Darwen.	1860	293	14,932	1,747	3
396	Horwich Industrial Co-operative, 116 and 118, Lee-lane, Horwich, Bolton.	1862	650	12,662	1,383	4
1,593	Little Hulton Industrial Co-operative, 470, Manchester-road East, Little Hulton.	1873	513	17,233	1,514	5
386	Higher Hurst Co-operative, 43, Russell-street, Hurst, Ashton-under-Lyne.	1862	677	24,393	1,386	6
438	Hurst Brook Industrial Co-operative, 32 and 34, Hillgate-street, Hurst Brook, Ashton-under-Lyne.	1861	162	5,158	379	7
2,189	Huyton Quarry Equitable Co-operative, Hall-lane, Huyton Quarry.	1880	60	2,202	285	8
419	Kirkby-in-Furness Equitable Industrial Co-operative, Sandside, Kirkby-in-Furness.	1861	350	8,543	1,272	9
1,133	Fylde Industrial Co-operative, 57, Poulton-street, Kirkham.	1868	478	19,866	2,595	10
387	Knuzden Brook Industrial Co-operative, Stores, Knuzden Brook, Blackburn.	1861	105	3,958	435	11
375	Lancaster and Skerton Equitable Industrial Co-operative, 80½, Church-street, Lancaster.	1860	4,278	76,554	8,592	12
264	Lane Bottom Industrial Equitable Pioneers, Lane Bottom, Rochdale.	1860	112	3,075	353	13
493	Leigh Friendly Co-operative, 61, Ellesmere-street, Leigh, Manchester.	1858	3,751	133,493	20,089	14
751	Little Lever Co-operative and Industrial, High-street, Little Lever, near Bolton.	1865	231	4,989	682	15
1,917	Leyland and Farington Industrial Co-operative, Golden-hill, Leyland.	1875	499	10,999	660	16
18	Littleborough Co-operative Society of Industry, 44, Hare Hill-road, Littleborough, near Manchester.	1851	1,569	31,579	4,310	17
2,315	Littleborough Supply Store, Victoria-street, Littleborough.	1882	106	1,592	175	18
64	Liverpool Co-operative Provident, 13, Camden-street, Liverpool.	1851	134	821	134	19
2,538	City of Liverpool Equitable Co-operative, 12, Smith-street, Liverpool.	1886	60	593	139	20
* 2,774	Liverpool Working Men's Co-operative, 114, West Derby-road, Liverpool.	1889	–	–	–	21
1,760	Longridge Industrial Co-operative, Berry-lane, Longridge.	1874	773	18,662	3,978	22
780	Love Clough Industrial, Love Clough, near Rawtenstall.	1861	357	14,287	2,034	23
1,429	Lower House Industrial Co-operative, Lower House Fold, near Burnley.	1871	418	10,151	1,469	24
363	Lowick Green Industrial and Provident, Lowick Green, near Green Odd, Ulverston.	1862	40	982	193	25

* The secretary writes that "This society has been a failure."

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	140	–	–	No.
2	231	–	799	–	84	233	–	–	No.
3	615	89	2,165	–	1,644	2,054	4,312	–	Yes; to extent of 2 *l.*
4	654	208	1,749	–	4,680	6,568	1,000	–	Yes; weekly.
5	757	148	2,836	–	5,012	6,167	542	–	Not more than 1 *l.* per full member.
6	1,280	123	3,906	–	8,795	10,290	515	49	No.
7	246	2	882	–	1,858	1,457	692	–	No.
8	107	–	238	–	–	279	–	–	Yes; one week.
9	402	77	832	–	4,461	6,517	186	–	No.
10	1,080	98	2,584	–	1,513	6,454	1,933	39	Yes; no limit.
11	201	5	590	–	94	892	366	–	Yes; to amount of 2 *l.* for every 5 *l.* share.
12	5,026	1,461	10,048	–	30,234	56,880	–	260	No.
13	125	2	617	–	1,559	1,800	–	–	Yes; 14 days.
14	4,774	–	5,025	–	10,872	52,943	4,489	41	No.
15	–	4	798	–	278	3,245	–	5	No.
16	290	43	1,864	–	3,542	3,594	–	–	No.
17	1,875	281	3,784	–	13,507	7,922	7,766	–	Yes; in drapery department.
18	47	13	180	–	52	211	69	–	No.
19	427	–	358	–	–	714	1,718	–	
20	118	–	–	10	19	28	1	–	Yes; 2 *l.* from 5 *l.* share.
21	–	–	–	–	–	–	–	–	
22	1,370	73	1,456	–	1,346	8,764	1,765	33	Credit given in flour and provender departments; no limit.
23	740	19	2,754	–	4,047	8,076	–	38	Yes; three-fourths of share capital.
24	570	17	1,690	–	8,403	8,168	175	40	No.
25	68	–	81	–	–	204	–	–	To extent of member's share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
1,373	Lowton Common Friendly Co-operative, Lowton Common, Newton-le-Willows.	1847	26	694	68	1
1,453	Lumb United Industrial Co-operative, Lumb Stores, Newchurch.	1872	139	5,179	786	2
73	Manchester and Salford Equitable Co-operative, 51, Downing-street, Ardwick, Manchester.	1859	11,745	267,959	30,608	3
525	Co-operative Wholesale, 1, Balloon-street, Manchester.	1863	900	6,871,970	562,611	4
1,274	Co-operative Printing, 92, Balloon-street, Manchester.	1869	536	50,661	6,514	5
1,362	Hulme Pioneers Co-operative, 47, Upper Jackson-street, Hulme, Manchester.	1870	307	7,405	1,095	6
1,585	Co-operative Newspaper, City Buildings, 90, Corporation-street, Manchester.	1873	268	8,771	305	7
2,426	Manchester Burial Society of Polish Jews, 78, York-street, Cheetham, Manchester.	1884	263	–	–	8
2,783	Co-operative Union, 14, City-buildings, Corporation-street, Manchester.	1869	769	490	–	9
215	Middleton and Tonge Industrial, Long-street, Middleton.	1850	1,520	52,875	4,867	10
533	Millgate Volunteer and Industrial Co-operative, Millgate, near Rochdale.	1861	349	12,783	1,153	11
267	Milnrow Equitable Pioneers, 80, Dale-street, Milnrow.	1850	1,062	30,296	3,091	12
1,748	Milnrow Conservative Industrial Co-operative, 12, Dale-street, Milnrow.	1874	378	10,810	764	13
445	Livesey Co-operative, Moorgate Fold, near Blackburn.	1861	151	5,109	430	14
667	Moorside Provident and Industrial Co-operative, Ellesmere-street, Moorside, Swinton, near Manchester.	1856	308	9,361	997	15
291	Mossley Industrial Co-operative, 37, Arundel-street, Mossley, Manchester.	1856	2,483	87,782	7,383	16
2,251	Nangreaves Co-operative, Stores, Nangreaves, Bury.	1880	42	1,062	157	17
188	Nelson Co-operative and Industrial, 12, Cross-street, Nelson, Burnley.	1860	2,723	72,117	8,192	18
(*a*)2,705	Nelson Self Help Manufacturing, Whitefield Shed, Nelson.	1888	–	–	–	19
220	Oldham Equitable Co-operative, 148, Huddersfield-road, Oldham.	1850	8,980	242,959	27,084	20
262	Oldham Industrial Co-operative, King-street, Oldham.	1850	10,200	350,699	36,840	21
1,198	Star Corn Millers, Star Corn Mill, Woodstock-street, Oldham.	1868	211	135,650	21,206	22
2,511	Plough Inn, Permanent Money, Plough Inn, Werneth, Oldham.	1880	214	–	–	23
2,518	King's Arms Inn, Permanent Money, King's Arms, Ashton-road, Oldham.	1886	83	–	–	24

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	73	–	600	973	–	–	No.
2	235	9	764	–	–	1,342	–	–	Yes; five-sixths of share capital.
3	25,598	365	25,630	–	60,587	164,166	689	381	Yes; 7 days.
4	133,054	192	100,957	–	551,713	342,218	700,283	–	Yes; 7 days, not to exceed 14 days.
5	22,900	21	4,195	–	3,814	15,850	10,615	–	Yes; monthly; many customers pay from invoices.
6	446	8	760	–	800	1,796	–	–	Yes; one week's purchase.
7	2,541	44	640	–	2,041	2,308	443	23	Yes; for papers, one month; advertisements, three months.
8	70	–	71	–	–	938	–	–	Yes; take credit and pay arrears as they can.
9	–	–	–	–	10	195	–	–	No.
10	3,574	319	6,093	–	11,938	21,916	5,607	79	No.
11	553	7	2,461	–	2,413	3,933	–	26	Yes; five-sixths of share capital.
12	1,827	1,007	3,811	–	5,112	17,195	11,475	–	No.
13	331	57	1,828	–	2,425	3,794	–	–	No.
14	233	62	817	–	1,902	2,193	–	–	To amount of member's share.
15	531	8	1,505	–	1,549	3,427	–	–	No.
16	3,431	513	13,181	–	28,125	42,552	4,050	264	No.
17	88	–	94	–	12	189	–	–	No
18	4,021	69	9,335	–	17,351	23,654	8,261	234	No.
19	–	–	–	–	–	–	–	–	
20	11,347	1,267	39,152	–	48,789	86,276	5,509	978	No.
21	17,793	401	53,211	–	72,956	102,300	19,878	1,312	No.
22	4,210	46	–	1,084	1,392	52,126	13,268	–	Yes; one month.
23	–	55	–	–	–	–	–	–	Yes; to extent of share.
24	–	45	–	–	–	–	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
858	Oswaldtwistle Co-operative, 332A, Union-road, Oswaldtwistle.	1866	781	30,058	3,021	1
1,293	Padiham Industrial Co-operative, 63, Burnley-road, Padiham.	1869	1,230	32,169	3,863	2
352	Pendleton Co-operative Industrial, Broughton-road, Pendleton.	1860	8,480	225,489	15,105	3
1,718	Penny Bridge Equitable Co-operative and Industrial, Penny Bridge, Ulverston.	1873	82	1,735	451	4
1,657	Preston Industrial Co-operative, 80, North-road, Preston.	1873	5,631	135,337	11,271	5
159	Prestwich Co-operative and Industrial, Warwick-street, Bury New-road, Prestwich.	1861	2,200	59,420	7,052	6
1,367	Colne and District Co-operative and Industrial, Church-street, Colne.	1886	1,019	28,316	4,338	7
129	Radcliffe and Pilkington District Co-operative Industrial, Stand-lane, Radcliffe, Manchester.	1859	4,079	135,519	10,458	8
26	Ramsbottom Industrial and Provident, 51, Bolton-street, Ramsbottom.	1858	2,662	77,564	9,929	9
1,284	Ramsbottom Conservative Industrial Co-operative, 29, Bolton-street, Ramsbottom.	1869	67	1,289	211	10
53	Rawtenstall Industrial Co-operative, Bank-street, Rawtenstall.	1850	1,050	15,428	3,637	11
1,457	Rawtenstall Conservative Industrial Co-operative, Queen's-buildings, Rawtenstall.	1872	698	19,480	2,988	12
270	Rhodes Industrial, Chapel-street, Rhodes - -	1861	682	17,114	2,428	13
1,967	Ribchester Industrial Co-operative, King-street, Ribchester.	1876	123	3,157	650	14
565	Rishton Industrial Co-operative, Commercial-street, Rishton, Blackburn.	1864	760	20,562	3,495	15
66	Rochdale District Co-operative Corn Mill, Weir-street Mill, Rochdale.	1850	635	199,457	34,721	16
122	Rochdale Equitable Pioneers, Toad-lane, Rochdale.	1844	11,342	270,685	30,914	17
303	Rochdale Co-operative Manufacturing, Mitchell Hey Mills, Rochdale.	1854	1,010	191,928	42,809	18
1,255	Rochdale Conservative Industrial Co-operative, Milnrow-road, Rochdale.	1869	1,200	18,736	1,781	19
1,343	Rochdale Provident Co-operative, 2, Wood-street, Oldham-road, Rochdale.	1870	4,219	80,746	7,927	20
1,393	Roe Green Industrial Co-operative, Tyldesley Fold, Roe Green, Worsley, Manchester.	1858	160	5,952	573	21
298	Royton Industrial Co-operative, Sandy-lane, Royton.	1857	1,098	31,437	3,406	22
1,368	Sabden Industrial Co-operative, Shop-lane, Sabden, Blackburn.	1870	323	6,920	923	23
2,382	St. Helen's Industrial Co-operative, 78A, Lowe-street, St. Helen's.	1884	2,406	60,970	3,186	24
1,951	Sawrey Co-operative, Sawrey, Windermere -	1876	258	4,727	792	25
228	Crompton Co-operative Provident, Park-street, Shaw, Oldham.	1851	1,949	63,194	7,065	26
422	Shawforth Co-operative and Industrial, Mount Pleasant, Shawforth, Rochdale.	1860	188	7,816	817	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,705	280	4,834	–	11,272	18,501	251	73	According to member's share.
2	2,050	89	4,928	–	8,530	15,841	571	123	No.
3	13,477	122	34,622	–	21,817	71,129	1,723	–	No.
4	98	10	155	–	81	493	–	–	Yes; 15 s. in the 1 l. maximum.
5	6,062	917	16,171	–	4,181	46,354	5,262	404	No.
6	3,449	337	9,291	–	50,952	46,999	17,662	232	No.
7	1,731	49	3,194	–	1,530	9,369	1,353	43	No.
8	8,152	1,122	19,500	–	23,079	51,616	4,481	469	No.
9	4,112	2,949	11,621	–	87,071	89,869	31,821	278	No.
10	130	–	157	–	–	423	–	–	Yes; 2 l. per member.
11	1,294	146	1,634	–	11,597	10,248	8,586	3	Yes; five-sixths of share capital.
12	1,251	77	2,851	–	7,339	9,866	476	–	No.
13	1,394	168	2,079	–	7,173	14,569	–	–	£. 1. in drapery club.
14	182	14	277	–	1,200	1,538	221	3	Yes; to amount of share.
15	595	418	2,462	–	8,896	14,192	880	–	No.
16	5,768	16	–	2,651	859	76,210	9,122	–	Yes; 14 to 28 days.
17	15,462	9,568	33,186	–	308,505	353,470	8,427	839	No.
18	14,658	184	520	–	2,491	65,855	99,413	–	Yes; 14 days.
19	887	62	2,989	–	3,797	9,283	–	–	No.
20	4,170	1,698	14,605	–	49,704	63,802	2,006	–	No.
21	300	5	958	–	1,892	3,980	–	–	Yes; weekly.
22	1,761	14	4,791	–	6,737	9,863	–	107	No.
23	341	76	1,081	–	1,579	3,506	–	–	No.
24	3,161	28	8,111	–	1,255	3,805	127	–	No.
25	328	–	319	–	227	1,431	–	–	Yes; two-thirds of share.
26	3,818	101	10,379	–	12,824	20,170	3,720	199	No.
27	454	9	1,372	–	827	5,280	–	–	To amount invested.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
190	Steps Industrial Co-operative, Small Bridge, Rochdale.	1850	234	5,924	621	1
1,320	Small Bridge Conservative Industrial Co-operative, Small Bridge, Rochdale.	1870	186	4,390	454	2
1,672	Smithy Bridge Co-operative, Smithy Bridge, Rochdale.	1873	230	6,645	506	3
116	Stacksteads Industrial Co-operative, Stores, 358, New Church-road, Stacksteads, near Manchester.	1850	770	20,991	4,043	4
283	Tunstead Industrial Co-operative, Stores, Stacksteads, near Manchester.	1860	438	9,318	1,756	5
985	Ringley and Kearsley Co-operative and Industrial, Market-street, Stoneclough, Manchester.	1867	329	8,306	649	6
(*a*) 361	Summerseat and Brooksbottom Industrial Co-operative Provision, Railway-street, Summerseat, Manchester.	1863	–	–	–	7
1,089	Upper Swinton Co-operative, 50, Station-road, Swinton, near Manchester.	1858	251	9,348	807	8
1,299	Swinton Co-operative Industrial, Sutherland-street, Chorley-road, Swinton, Manchester.	1851	300	10,292	1,661	9
41	Bridge End Equitable Progressionist, Bridge End, Todmorden.	1851	666	21,795	2,870	10
371	Tottington Industrial Co-operative, Market-street, Tottington.	1861	1,025	27,200	4,244	11
2,330	Turn Industrial and Provident, The Stores, Turn, Shuttleworth, Bury.	1883	89	2,543	326	12
2,496	Tyldesley and District Industrial Co-operative, 253, Elliott-street, Tyldesley.	1885	360	8,804	400	13
134	Swarthmoor and Ulverston Co-operative, Market-street, Ulverston.	1861	1,328	32,514	4,934	14
1,403	Walkden Provident Industrial Co-operative, Stanley-place, Walkden.	1870	1,399	43,678	3,339	15
863	Walmer Bridge Industrial and Provident, Walmer Bridge, Preston.	1866	69	1,077	252	16
187	Walsden Co-operative, Hollins, Walsden, near Todmorden.	1849	489	17,071	2,353	17
2,058	Higher Walton Co-operative, 2, Brook-street, Higher Walton, Preston.	1876	240	9,576	273	18
1,547	School Lane Co-operative, School-lane, Walton-le-Dale, near Preston.	1872	247	13,303	1,126	19
415	Wardle Industrial Co-operative, Wardle, Rochdale.	1860	320	12,049	639	20
327	Equitable Industrial Co-operative, 23, Sankey-street, Warrington.	1860	2,881	69,249	9,112	21
1,267	Peace and Safety Industrial Co-operative, Water-in-the-Forest, Rossendale.	1850	156	5,594	845	22
48	Waterfoot Co-operative and Industrial, Waterfoot, near Manchester.	1860	760	14,479	3,961	23
244	Waterloo Industrial and Provident Co-operative, Waterloo, near Ashton-under-Lyne.	1862	657	21,099	3,075	24
716	Westhoughton Friendly Co-operative, 2, Wigan-road, Westhoughton, Bolton.	1858	686	26,352	2,633	25
1,387	Westhoughton United Industrial Co-operative, 34, Market-street, Westhoughton.	1871	660	25,472	2,612	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	306	119	782	–	3,822	4,904	–	–	Yes; weekly.
2	194	121	730	–	2,333	3,240	–	–	No.
3	290	14	918	–	2,921	4,134	271	–	No.
4	1,453	257	3,170	–	12,123	16,130	4,569	–	Yes; five-sixths of share capital.
5	781	87	1,514	–	2,220	6,974	634	–	Five-sixths of share capital.
6	432	22	1,236	–	2,149	3,065	–	–	No.
7	–	–	–	–	–	–	–	–	
8	392	–	1,675	–	158	781	581	–	Yes; 7 days.
9	428	62	1,734	–	2,712	4,829	–	–	Yes; to extent of deposits in case of great necessity.
10	1,505	207	3,541	–	8,795	16,899	–	55	Yes; two months on coals.
11	1,382	180	3,510	–	14,905	19,551	2,645	93	Yes; in clothing and flour clubs.
12	155	11	383	–	121	626	–	–	No.
13	315	–	1,344	–	296	900	–	–	Yes; on coals, 14 days.
14	2,107	230	3,682	–	7,247	17,740	–	28	Three-fourths of shares held.
15	1,953	205	7,659	–	8,414	12,382	3,101	–	No.
16	69	–	95	–	146	397	–	–	No.
17	984	300	2,851	–	13,320	15,297	–	75	Only in coal department; seven days allowed.
18	349	78	1,853	–	1,918	2,181	–	1	No.
19	685	28	1,919	–	1,197	3,557	270	–	Yes; to amount of share capital.
20	303	–	1,991	–	5,701	5,527	956	–	Yes; 14 days.
21	4,700	453	10,588	–	15,432	31,111	–	39	No.
22	287	6	373	–	109	1,569	154	–	Five-sixths of share capital.
23	1,275	43	2,105	–	3,489	9,782	4,393	–	Yes; 5 *s.* 6 *d.* of share capital
24	1,101	150	3,010	–	6,118	619	10,076	4	Yes; three-fourths of share.
25	819	113	4,593	–	20	9,273	–	–	Yes; to 1 *l.*
26	1,006	98	4,543	–	10	7,901	–	–	To extent of member's share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANCASHIRE—*continued.*			£.	£.	
391	Westleigh Industrial and Provident, Warburton Hill, Westleigh, Manchester.	1863	51	1,377	161	1
1,933	Wheatley Lane Co-operative and Industrial, New Houses, Wheatley-lane, Burnley.	1875	79	2,780	422	2
961	Wheelton Prospect Industrial Co-operative, Bennett-row, Wheelton, near Chorley.	1867	81	2,334	235	3
2,016	Whiston Industrial Co-operative, Stank-lane, Whiston, Prescot.	1876	165	7,020	483	4
2,089	White Coppice Co-operative, The Wood, White Coppice, near Chorley.	1877	30	873	187	5
1,826	Whitefield and Unsworth Co-operative, Bury New-road, Whitefield.	1874	620	15,186	2,221	6
2,020	Whitewell Bottom Industrial Co-operative, Whitewell Bottom, Newchurch.	1876	216	6,567	1,078	7
162	Whitworth Friendly Co-operative and Industrial, Market-street, Whitworth.	1849	828	26,332	2,841	8
2,769	Wigan and District Equitable Co-operative Society, 124, Wallgate, Wigan.	1889	309	2,008	220	9
891	Winewall Co-operative and Industrial, Stores, Winewall, near Colne.	1866	133	3,478	282	10
337	Withnell Industrial Co-operative, Railway-road, Withnell.	1861	365	11,697	2,279	11
681	Woolfold Co-operative, Green-street, Woolfold -	1865	670	12,825	1,342	12
	LEICESTERSHIRE :					
2,448	Ansty Co-operative, Ansty, Leicester - -	1885	126	1,741	289	13
(*a*)2,602	Ashby-de-la-Zouch Co-operative, Lower Church-street, Ashby-de-la-Zouch.	1887	–	–	–	14
(*a*)1,397	Barwell Industrial, High-street, Barwell, Hinckley.	1871	–	–	–	15
2,534	Broughton Astley Co-operative, Main-street, Broughton Astley.	1885	79	1,117	184	16
1,704	Burbage and District Industrial Co-operative, Burbage, near Hinckley.	1873	362	5,264	–	17
(*a*)1,807	Claybrook Industrial Provident Co-operative, Saleman House, Claybrook, Lutterworth.	1874	–	–	–	18
2,319	Coalville Working Men's Co-operative, New Market, Coalville.	1882	365	7,780	825	19
2,672	Cosby Industrial Co-operative, Stores, Cosby -	1888	83	1,287	145	20
(*a*)1,572	Earl Shilton Co-operative Provident, High-street, Earl Shilton.	1873	–	–	–	21
1,238	Enderby Co-operative, Stores, The Cross, Enderby	1868	509	13,655	2,885	22
671	Fleckney Industrial and Provident, Saddington-road. Fleckney, Market Harborough.	1865	167	3,045	146	23
803	Great Glen Industrial and Provident, Stores, Great Glen.	1866	102	2,187	393	24
2,303	Glenfield Co-operative Society's Stores, Glenfield.	1881	98	1,906	336	25
1,983	Groby Co-operative, Stores, Groby, Leicester -	1876	89	1,798	485	26
1,542	Hathern Industrial Co-operative, Society's Stores, Hathern.	1872	154	3,479	485	27

No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	46	–	90	–	–	185	–	–	Yes; to amount invested.
2	206	–	326	–	204	1,237	–	–	Yes; not exceeding 1 *l.* for six days.
3	109	16	297	–	680	960	–	1	No.
4	338	–	1,065	–	143	612	–	–	Yes; to amount invested.
5	51	1	69	–	23	157	–	–	Yes; to extent of share capital.
6	760	143	2,521	–	5,441	9,359	–	–	No.
7	393	–	1,211	–	1,570	2,474	881	36	Yes; two-thirds of amount invested.
8	1,653	29	3,831	–	1,356	13,490	–	58	No.
9	157	–	258	–	6	174	–	–	No.
10	241	1	398	–	98	1,845	102	–	Yes; 1 *l.*
11	471	6	1,191	–	359	3,808	399	–	Yes; weekly and fortnightly purchases.
12	298	58	2,117	–	8,473	10,363	–	53	Yes; in drapery, balanced quarterly.
13	178	3	125	–	38	788	399	–	No.
14	–	–	–	–	–	–	–	–	
15	–	–	–	–	–	–	–	–	
16	68	1	102	–	14	184	–	3	No.
17	–	25	–	–	705	2,061	–	4	Yes; 26 *l.*
18	–	–	–	–	–	–	–	–	
19	363	5	1,066	–	163	1,475	–	23	No.
20	77	–	174	–	–	134	–	–	Yes; to extent of share capital.
21	–	–	–	–	–	–	–	–	
22	111	290	861	–	4,090	6,677	1,870	–	No.
23	132	–	626	–	–	164	–	–	No.
24	123	–	142	–	–	236	51	–	Yes; one week.
25	166	3	154	–	59	670	184	7	No.
26	126	–	155	–	184	637	–	–	No.
27	235	18	358	–	343	1,763	231	7	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LEICESTERSHIRE—*continued.*			£.	£.	
255	Hinckley and District Industrial Co-operative, 3 and 5, Castle-street, Hinckley.	1861	597	24,299	2,616	1
2,418	Hinckley Co-operative Manufacturing, New-street, Hinckley.	1884	70	749	–	2
37	Leicester Co-operative, 4, Union-street, Leicester	1860	7,843	124,436	14,928	3
1,968	Leicester Co-operative Hosiery Manufacturing, 28, Crafton-street, Leicester.	1876	205	15,075	5,524	4
2,120	Leicester Elastic Web Manufacturing, Slate-street, Conduit-street, Leicester.	1878	8	11,314	2,203	5
2,314	Co-operative Productive Federation, 75, Catesby-street, Leicester.	1881	22	–	–	6
2,572	Leicester Co-operative Boot and Shoe Manufacturing, Friars Causeway, Leicester.	1887	578	13,160	1,737	7
170	Loughborough Industrial Co-operative, 3, Woodgate, Loughborough.	1859	104	1,472	454	8
(*a*)2,733	Lutterworth Perseverance Co-operative, Stores, Town Hall-street, Lutterworth.	1888	–	–	–	9
698	Loughborough Working Men's Industrial Trading, School-street, Loughborough.	1865	217	5,210	604	10
1,301	Markfield Industrial Co-operative, High-street, Markfield.	1867	87	2,688	393	11
532	Market Harborough Industrial Co-operative, High-street, Market Harborough.	1862	456	6,406	116	12
2,253	Mountsorrel Industrial Co-operative, Main-street, Mountsorrel.	1881	54	824	81	13
1,042	Oadby Industrial and Provident, Main-street, Oadby.	1867	152	2,828	460	14
402	Quorndon Co-operative Provident, High-street, Quorndon.	1863	78	2,005	369	15
(*a*)1,630	Ratby Co-operative, Stores, Ratby - - -	1873	–	–	–	16
2,541	Sapcote Co-operative Stores, Church-street, Sapcote.	1886	108	1,225	383	17
740	Sheepshed Co-operative Provident and Industrial, Field-street, Sheepshed.	1866	460	9,432	2,571	18
2,254	Sheepshed Co-operative Hosiery, Field-street, Sheepshed.	1881	38	39	27	19
2,406	Stoney Stanton New Co-operative, Yew Tree House, Long-street, Stoney Stanton.	1884	136	2,318	608	20
2,757	Whelstone Co-operative, Whelstone - - -	1889	59	1,379	102	21
1,040	Great Wigston Industrial Provident, Bell-street, Great Wigston.	1867	548	13,124	2,926	22
	LINCOLNSHIRE :					
2,190	Boston Equitable Industrial Co-operative, 15 and 2, Bridge-street, Boston.	1880	733	10,744	1,249	23
1,462	Gainsborough Industrial Co-operative, 11, Bridge-street, Gainsborough.	1872	1,180	22,536	2,969	24
1,592	Grantham Equitable Industrial Co-operative, 17, St. Peter's-hill, High-street, Grantham.	1873	906	23,113	3,307	25
2,523	Hackthorn and Cold Hannorth Provident, Old School-room, Hackthorn.	1886	64	1,129	201	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not, and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,075	421	3,384	–	8,139	12,122	385	–	No.
2	–	–	–	–	–	164	75	–	No.
3	13,919	424	8,383	–	17,069	60,486	3,988	101	No.
4	2,117	–	597	–	5	4,768	2,781	–	No.
5	1,002	6	140	–	36	1,440	1,038	–	No.
6	–	1	–	–	30	16	14	–	No.
7	986	–	1,096	–	5	2,907	–	49	Yes; 14 days.
8	186	20	80	–	–	673	2,615	4	No.
9	–	–	–	–	–	–	–	–	
10	299	–	742	–	–	540	–	–	No.
11	289	3	174	–	75	853	479	–	Yes; one-eighth of £.
12	226	24	848	–	476	819	–	–	No.
13	28	–	86	–	10	83	–	1	No.
14	236	2	194	–	49	1,169	348	–	Two-thirds of member's share.
15	120	–	176	–	–	191	19	–	No.
16	–	–	–	–	–	–	–	–	
17	90	–	129	–	24	379	–	–	No.
18	733	9	611	–	2,149	5,969	1,545	18	No.
19	7	–	–	12	–	78	93	–	No.
20	195	–	211	–	–	486	28	–	No.
21	65	–	128	–	–	77	–	–	No.
22	1,290	29	857	–	366	5,438	2,130	–	No.
23	730	–	897	–	242	3,634	–	–	No.
24	1,912	–	2,027	–	986	10,601	264	–	Yes; in Drapers Club, to amount of withdrawable share capital.
25	2,227	111	1,275	–	443	6,839	3,117	31	Yes; weekly.
26	80	7	115	–	73	163	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LINCOLNSHIRE—*continued.*			£.	£.	
141	Lincoln Equitable Co-operative Industrial, Silver-street, Lincoln.	1861	5,578	134,378	19,026	1
2,594	Louth Industrial Co-operative, 11, Queen-street, Louth.	1877	331	4,439	689	2
2,015	Market Rasen Equitable Co-operative and Industrial, Queen-street, Market Rasen.	1876	234	6,849	1,940	3
1,289	Nocton Equitable Co-operative and Industrial, Stores, Nocton.	1869	6	188	–	4
2,236	Saxby Co-operative, Stores, Saxby, All Saints, Barton-on-Humber.	1881	49	1,500	334	5
1,784	Scunthorpe Mutual Co-operative and Industrial, Park-street, Scunthorpe.	1874	459	12,763	1,514	6
	MIDDLESEX:					
648	Alliance Coal Supply Association, 45, Corporation-row, Clerkenwell, E.C.	1864	168	1,857	–	7
769	Civil Service Supply Association, 136, Queen-Victoria-street, E.C.	1866	5,077	1,772,594	310,981	8
896	Port of London Co-operative, 16, Camomile-street, E.C.	1866	2,081	15,775	6,106	9
1,154	Eastern Districts Coal Dealers' Industrial Co-operative, 89, Broad-street, Ratcliff, E.	1868	3	141	1	10
1,221	Railway Clearing House Clerks' Co-operative Supply, 195, Seymour-street, N.W.	1868	513	20,902	2,655	11
1,516	Coal Co-operative, 115, Chancery-lane, W.C.	1872	1,167	99,511	4,671	12
1,559	Hammersmith Co-operative, 74, Glenthorne-road, Hammersmith, W.	1873	296	4,029	590	13
1,598	East London Co-operative, 104, West India Dock-road, Limehouse, E.	1873	167	3,798	726	14
1,710	Enfield Highway Co-operative, Mandeville-road, Enfield Wash.	1872	404	8,726	1,039	15
1,757	Hendon Industrial Co-operative, 6, Market-place, Hendon, N.W.	1874	263	4,699	623	16
1,824	International Exhibition Co-operative Wine, 11, Chandos-street, Cavendish-square, W.	1874	1,373	12,978	8,175	17
2,022	Borough of Hackney Industrial Coal Dealers, 83, Wilton-road, Hackney, E.	1876	33	314	73	18
2,033	Co-operative Institute, 115, Cannon-street	1877	14	–	–	19
2,094	London Trading Bank, 12, Coleman-street, E.C.	1878	719	–	–	20
2,138	Hampton and New Hampton Co-operative, Stores, New-street, Hampton.	1879	68	2,815	284	21
(*a*)2,158	Westbourne Park Co-operative Cobden Club, Kensal-road, Westbourne Park, W.	1879	–	–	–	22
2,161	Borough of Marylebone Industrial Co-operative, 47, Bell-street, Edgware-road, N.W.	1879	430	3,318	400	23
2,230	Anchor Co-operative, 2, Grove-terrace, West Kensington.	1881	167	2,298	–	24

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	10,188	*667	10,574	–	22,232	61,585	18,751	162	Yes; weekly.
2	570	–	287	–	166	764	–	–	Not recognised.
3	532	–	124	–	30	1,083	814	–	Yes; no limit except by order of sub-committee.
4	–	–	–	–	–	71	12	–	No.
5	212	–	44	–	–	51	181	–	Yes; to amount of share.
6	696	–	1,426	–	–	2,985	–	–	Yes; fortnightly.
7	213	18	59	–	–	1,106	–	–	Yes; unlimited.
8	185,800	2,122	45,681	–	34,075	354,185	12,510	–	No.
9	2,336	–	–	148	–	2,746	–	–	No.
10	11	–	1	–	–	57	–	–	Yes; to extent of half share.
11	1,195	54	1,311	–	265	1,471	1,242	–	Yes; no limit, except the discretion of committee.
12	5,579	2	1,484	–	33	19,449	9,886	–	Yes.
13	487	3	73	–	173	673	781	2	Yes; to extent of share.
14	278	–	249	–	–	255	90	–	No.
15	793	–	1,090	–	269	2,008	355	17	Yes; weekly.
16	519	–	179	–	208	1,742	–	4	No.
17	1,855	–	323	–	–	1,373	139	–	No.
18	20	–	9	–	–	172	–	–	Yes; about 12 weeks.
19	10	8	6	–	83	267	–	–	No.
20	–	3,186	3,186	–	43,165	8,371	49,232	–	
21	325	–	70	–	47	258	49	–	Yes; one week.
22	–	–	–	–	–	–	–	–	
23	554	–	–	432	72	561	41	–	Only in exceptional cases.
24	58	–	29	–	80	14	–	–	No.

* Including dividend on purchases.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	MIDDLESEX—*continued.*			£.	£.	
2,237	Staines and Egham Industrial Co-operative, Clarence-street, Staines.	1880	332	5,490	866	1
2,238	Finsbury Co-operative, 281, City-road, N. - -	1881	329	3,545	272	2
2,271	Excelsior Co-operative, 23, Emmett-street, Poplar, E.	1880	431	2,503	580	3
,274	Cubitt Town Licensed Victuallers' Co-operative, London Tavern, Manchester-road, Cubitt Town.	1881	99	2,516	333	4
2,281	Tower Hamlets Industrial Co-operative, 436, Commercial-road East.	1882	1,619	23,999	1,813	5
2,290	Post Office Clerks' Share Purchase, 15, Charterhouse-street, E.C.	1882	525	–	–	6
2,313	Chelsea and Fulham Industrial Co-operative, 310, King's-road, Chelsea, S.W.	1882	922	15,870	1,897	7
2,321	Ball's Pond Secular Hall, 36, Newington Green-road, Islington, N.	1883	209	–	131	8
(*a*)2,323	Sovereign Bank, 12, South-square, Gray's Inn, W.C.	1883	–	–	–	9
(*a*)2,348	Metropolitan Equitable Co-operative, 43, Wellington-street, Strand, W.C.	1883	–	–	–	10
2,352	Poplar and Bromley Perseverance Licensed Victuallers' Co-operative, George the Fourth Tavern, Ida-street, Poplar, E.	1883	87	2,398	120	11
2,370	Hampstead Trading Bank, 2, Fleet-road, Hampstead, N.W.	1884	123	–	–	12
2,381	Co-operative Aid Association, 99, Leman-street, Whitechapel, E.	1884	337	–	–	13
2,398	Kensington and Notting Hill Industrial Co-operative, 17, Abingdon-road, Kensington.	1884	509	4,833	738	14
2,403	Tozer Horseshoeing, 12, East Burlington-mews, Westbourne Park, W.	1884	28	–	–	15
(*a*)2,420	Portland Town Mutual Profit-sharing; address not known.	1885	–	–	–	16
(*a*)2,438	Tottenham Industrial Co-operative; address not known.	1885	–	–	–	17
2,457	Cottage Co-operative, 2, Grove-terrace, West Kensington, W.	1885	20	2,373	45	18
2,466	Child's Hill and Cricklewood Industrial, Providence-place.	1885	177	2,072	165	19
2,472	Euston Co-operative, Euston Station, N.W. -	1885	341	8,854	226	20
2,479	Acton and West London Laundry Proprietors' Co-operative and Industrial, Strafford House, Strafford-road, Acton.	1885	107	477	–	21
2,480	Boro' of Hackney Industrial Co-operative, 233, Victoria Park-road, South Hackney.	1885	635	10,472	1,671	22

No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	431	–	687	–	224	1,088	–	17	No.
2	408	1	51	–	179	677	114	2	No.
3	539	–	–	216	–	431	1,788	–	No.
4	449	–	469	–	–	–	764	99	No.
5	2,548	–	1,172	–	442	3,389	2,880	27	No.
6	210	–	680	–	12,556	12,263	–	–	No.
7	1,932	–	925	–	561	3,359	464	22	No.
8	–	–	20	–	–	1,050	870	–	No.
9	–	–	–	–	–	–	–	–	
10	–	–	–	–	–	–	–	–	
11	621	–	80	–	5	630	717	–	No.
12	–	–	31	–	694	1,615	489	–	Only by way of advances.
13	–	4	–	–	786	205	558	–	No.
14	652	1	–	61	256	1,365	172	–	No.
15	–	–	–	–	–	445	–	–	No.
16	–	–	–	–	–	–	–	–	
17	–	–	–	–	–	–	–	–	
18	275	–	–	29	47	24	–	–	Yes; 25 *l.* to not more than three members at a time.
19	259	–	19	–	1,000	601	846	–	No.
20	115	–	130	–	–	112	–	–	Yes; monthly.
21	–	–	–	–	–	308	–	–	No.
22	975	–	611	–	160	905	1,190	15	Yes; weekly, on bread only.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	MIDDLESEX—*continued.*			£.	£.	
2,482	Angel-road Works Co-operative, Angel-road Works, Upper Edmonton.	1885	287	2,605	–	1
2,484	Bookbinders' Co-operative, 17, Bury-street, Bloomsbury.	1885	93	–	23	2
2,493	Civil Service Share Purchase and Investment, 19, Ludgate-hill, E C.	1885	558	850	–	3
2,499	St. George's Mutual Benefit Investment, 32, Sackville-street.	1885	226	–	–	4
2,513	Willesden Junction Railway Co-operative, Railway Institute, Willesden Junction.	1886	134	3,240	368	5
2,521	Customs Share Purchase, 78, Lower Thames-street, E.C.	1886	245	–	–	6
(*a*)2,528	Clerkenwell Industrial Co-operative, 37, Clerkenwell Green, E.C.	1886	–	–	–	7
2,544	Kentish Town Industrial Co-operative, Rose and Thistle Coffee Tavern, 31, Malden-road, N.W.	1886	513	5,855	519	8
2,549	North London Trading Association, 37, Clarence-road, Kentish Town.	1886	28	76	28	9
2,550	King's Cross Co-operative, 161, Caledonian-road, N.	1886	576	6,211	446	10
2,564	Second Belle Sauvage Share Investment, La Belle Sauvage, Ludgate-hill, E.C.	1886	146	–	–	11
2,567	Post Office Employes' Mutual Guarantee Association, 19, Ludgate-hill, E.C.	1887	12,601	–	–	12
(*a*)2,568	Hackney Trading Bank, 155A, Mare-street, Hackney, E.	1886	133	–	–	13
2,579	Building Societies Shareholding Association, 4, Brook Green-road, Hammersmith.	1887	57	–	15	14
* 2,587	Hendon Self Help, 1, Telford-road, The Hyde, Hendon.	1887	–	–	–	15
2,591	Harlesden Co-operative Industrial, 214, High-street, Harlesden.	1887	93	811	64	16
2,600	Carlyle Club Building Association, 52, Great Eastern-street.	1887	206	–	–	17
2,607	London Central Co-operative Association of House Decorators and Painters, 37, Howland-street.	1887	34	–	23	18
2,617	Cigarette Makers and Tobacco Cutters' Co-operative Manufacturing, 157, Houndsditch, E.	1887	57	7,868	385	19
(*a*)2,619	Assurance Bank; address not known- - -	1887	–	–	–	20
2,647	Finchley Industrial, 56, Hamilton-road, East Finchley.	1888	44	441	48	21
2,659	Tenant Co-operative, 99, Leman-street, E. -	1888	168	3,175	–	22
2,660	London Co-operative Baking, 72, Crowndale-road, Camden Town, N.W.	1888	* 5	3,888	31	23
(*a*)2,662	Rock Industrial Co-operative, 192, Mile End-road, E.	1888	–	–	–	24
2,664	Charles Septimus Ravenscroft, 34, St. James-street, S.W.	1888	11	1,311	218	25
2,667	The Third Belle Sauvage Share Investment, La Belle Sauvage, Ludgate Hill.	1888	130	–	–	26
(*a*)2,673	Painters' Association; address not known, 1890 -	1888	–	–	–	27

* Number of Co-operative Societies.

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	731	28	100	–	No.
2	92	–	18		–	399	–	–	No.
3	160	–	787	–	16,414	16,429	–	–	No.
4	–	–	–	–	–	3,516	–	–	No.
5	213	2	212	–	255	469	100	2	No.
6	–	–	–	–	–	2,475	500	–	No.
7	–	–	–	–	–	–	–	–	
8	600	–	174	–	145	624	–	10	No.
9	–	10	28	–	–	355	–	–	No.
10	772	–	56	–	15	589	–	3	No.
11	–	2	–	–	1,776	1,744	–	–	No.
12	–	101	153	–	4,318	4,255	–	–	No.
13	–	453	664	–	7,083	6,627	–	–	No.
14	–	–	71	–	1,174	1,083	–	–	No.
15	–	–	–	–	–	–	–	–	
16	112	–	–	4	14	103	16	–	Yes; one week.
17	–	–	–	–	–	978	250	–	No.
18	13	–	11	–	–	46	–	–	No.
19	558	3	29	–	63	262	161	–	Subject to committee's orders.
20	–	–	–	–	–	–	–	–	
21	–	–	14	–	19	49	–	–	No.
22	–	27	10	–	7,387	2,591	4,818	–	No.
23	133	–	–	139	15	92	106	–	Yes; weekly.
24	–	–	–	–	–	–	–	–	
25	859	–	154	–	–	95	–	–	No.
26	–	–	–	–	2,327	2,316	–	–	No.
27	–	–	–	–	–	–	–	–	

* No business done since 1888.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	MIDDLESEX—*continued.*			£.	£.	
(*a*)2,681	College Buildings Co-operative, Toynbee Hall, 28, Commercial-street, E.C.	1888	–	–	–	1
2,685	University Club Co-operative, 17, Victoria Park-square, Bethnal Green.	1888	676	10,352	567	2
* 2,686	Commercial and Agricultural Co-operative, 20, Great St. Helens.	1888	–	–	–	3
2,688	London Builders', 70, Brunswick-road, Bromley-by-Bow.	1887	9	–	–	4
(*a*)2,694	Socialist Co-operative Federation, 24A, High-street, Bloomsbury, W.C.	1888	–	–	–	5
2,699	Co-operative Country House, 32, New-street, Mile End Old Town, E.	1888	70	–	15	6
(*a*)2,700	Teddington Workmen Club Association, 4, Queen's-terrace, Broad-street, Teddington.	1888	–	–	–	7
2,704	North London Co-operative Buildings, 1, Hambden Cottages, Clyde-road, Tottenham.	1888	37	–	–	8
2,712	Edmonton Co-operative, 5, Railway Approach, Lower Edmonton.	1888	161	1,429	161	9
	MONMOUTHSHIRE:					
2,358	Blaina Industrial Co-operative, High-street, Blaina.	1883	773	23,588	3,171	10
2,784	Risca and Cross Keys Working Men's Co-operative and Industrial, Cross Keys.	1889	182	2,169	651	11
2,718	Cwmtytery Industrial Co-operative, High-street, Cwmtytery.	1889	61	1,016	229	12
786	Goytrey Industrial and Provident, Goytrey, near Pontypool.	1864	3	326	79	13
307	Newport Working Men's Co-operative Industrial, 121, Dock-street, Newport.	1861	954	23,347	3,941	14
1,613	Raglan Co-operative, Stores, Raglan - -	1873	10	200	–	15
2,728	Rumney Allotment Garden Co-operative, Board School, Rumney.	1888	28	–	16	16
	NORFOLK:					
(*a*)2,661	Briston Industrial and Provident Stores, Briston	1888	–	–	–	17
2,576	Burnham Market Co-operative, 1, Nelson-place, Burnham Sutton.	1887	33	529	89	18
(*a*)2,458	Colkirk Co-operative, Colkirk - - - -	1885	–	–	–	19
1,800	Docking Co-operative Industrial and Provident, Stores, Docking.	1874	97	1,033	379	20
2,714	King's Lynn Working Men's Co-operative, St. James-street, King's Lynn.	1888	291	2,853	316	21
1,895	Norwich Co-operative, 10, Pottergate-street, Norwich.	1875	1,457	25,266	3,673	22
2,531	Norwich Co-operative Leather, Grindery, Boot and Shoe Manufacturing, 32, St. George's, Middle-street, Norwich.	1885	180	1,788	352	23
2,597	Swaffham Industrial Co-operative, Stores, Swaffham.	1887	88	970	171	24
1,126	Thetford Industrial Co-operative Provision, Guildhall-street, Thetford.	1861	800	19,214	2,093	25
2,665	Great Yarmouth Industrial Co-operative, 48, Row, North Quay, Great Yarmouth.	1888	107	1,152	98	26

(*a*) No Return has been received for the year 1889.

* Not yet commenced business.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	-	-	-	-	-	-	-	-	
2	971	4	680	-	65	1,439	20	17	No.
3	-	-	-	-	-	-	-	-	
4	-	-	-	-	5	5	-	-	No.
5	-	-	-	-	-	-	-	-	
6	2	-	-	2	-	35	-	-	No.
7	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	
9	271	-	-	2	10	172	85	-	Yes; in coals to extent of share.
10	871	-	2.591	-	825	5,705	700	-	Yes; three-fourths of deposit.
11	103	-	226	-	100	492	-	-	No.
12	61	-	66	-	7	98	150	-	No.
13	-	-	-	27	-	145	-	-	Yes; to extent of deposit.
14	2,016	94	1,718	-	1,750	11,299	1,023	20	No.
15	-	-	-	-	-	-	-	-	No.
16	10	-	1	-	-	16	-	-	
17	-	-	-	-	-	-	-	-	
18	41	-	22	-	-	101	-	1	No.
19	-	-	-	-	-	-	-	-	
20	85	-	88	-	77	473	-	-	No.
21	222	-	189	-	22	307	-	-	No.
22	2,462	4	1,911	-	868	6,407	588	53	No.
23	191	-	114	-	-	224	155	-	Yes; 5 *s.*
24	67	-	61	-	19	139	-	1	No.
25	821	28	4,093	-	563	3,316	-	-	No.
26	102	-	-	-	14	167	-	-	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	NORTHAMPTONSHIRE:			£.	£.	
(*a*)2,761	Blakesley Co-operative, 2, High-street, Blakesley.	1889	–	–	–	1
472	Bozeat Industrial and Provident, Stores, High street, Bozeat.	1863	113	3,599	499	2
(*a*)2,414	Bozeat Industrial Boot and Shoe Manufacturing, Bozeat.	1884	–	–	–	3
(*a*)448	Brafield-on-the-Green Industrial District, Brafield-on-the-Green.	1859	–	–	–	4
238	Brington Industrial and Provident, Little Brington.	1862	100	1,467	178	5
(*a*)793	Brixworth Provident Co-operative, Brixworth -	1866	–	–	–	6
* 2,095	Broughton and Cransley Co-operative Industrial and Provident, 6, High-street, Broughton.	1878	76	909	241	7
16	Long Buckby Self-Assistance Industrial, Church-street, Long Buckby.	1859	429	13,181	1,166	8
481	Bugbrooke Industrial, Bugbrooke, Weedon -	1863	5	183	31	9
2,407	Bugbrooke New Co-operative, 1, High-street, Bugbrooke, Weedon.	1884	51	1,252	71	10
2,721	Burton Latimer Co-operative Industrial and Provident, High-street, Burton Latimer.	1888	59	1,235	132	11
2,157	Clipstone Co-operative, Clipstone - - -	1878	33	675	86	12
(*a*)2,557	Cogenhoe Self-Help Co-operative, Stores, Cogenhoe.	1886	–	–	–	13
376	Daventry Co-operative Industrial, 37, High-street, Daventry.	1859	455	8,602	1,300	14
1,914	Denton Co-operative, Stores, Denton - -	1875	61	1,100	–	15
729	Desborough Industrial and Provident Co-operative, High-street, Desborough.	1864	413	12,443	1,533	16
380	Earls Barton Provident and Co-operative, Wilby-road, Earls Barton.	1860	445	9,070	822	17
2,217	Earls Barton Co-operative Boot and Shoe, Woodbine Cottage, Earls Barton.	1880	61	1,100	–	18
511	Ecton Industrial and Provident, Infant School-room, Ecton.	1863	82	1,288	104	19
1,231	Finedon Industrial Co-operative, Stores, Finedon	1868	447	14,216	1,028	20
2,542	Finedon Co-operative Boot and Shoe Manufacturing, The Store, Finedon, Wellingborough.	1886	28	16,428	4,426	21
2,668	Tingdene Co-operative Boot and Shoe Manufacturing, Meeting House, Finedon.	1888	30	4,710	1,851	22
2,524	Gayton Co-operative, 5, High-street, Gayton, Blisworth, R. S. O.	1886	52	849	152	23
1,631	Greatworth Co-operative Industrial, Greatworth -	1873	42	1,381	214	24
485	Hackleton Progressionists' Industrial, Hackleton	1860	119	1,901	232	25
(*a*)492	East Haddon Friend-in-Need Industrial, Stores, East Haddon.	1862	–	–	–	26
637	West Haddon Self-Assistance Industrial and Provident, Stores, West Haddon, Rugby.	1864	122	1,790	195	27

(*a*) No Return has been received for the year 1889.

* Winding up 2nd June 1890.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	–	
2	163	–	148	–	1,868	290	31	–	Yes; unlimited.
3	–	–	–	–	–	–	–	–	
4	–	–	–	–	–	–	–	–	
5	157		108		–	330	29	–	No fixed limit.
6	–	–	–	–	–	–	–	–	
7	86	–	–	56	18	464	–	–	No.
8	672	2	1,357	–	1,310	3,269	–	–	No.
9	15	–	15	–	–	10	–	–	Yes; one week to a few.
10	25	–	92	–	–	83	–	–	Yes; two weeks.
11	96	–	99	–	3	127	1	–	Yes; one week on on bread.
12	31	–	98	–	–	85	–	–	Yes; 15*s.* for each 1 *l.* share.
13	–	–	–	–	–	–	–	–	
14	561	1	846	–	557	2,594	–	2	No.
15	153	70	67	–	6	190	80	–	Yes; to extent of share.
16	846	–	1,337	–	309	2,710	1,156	–	Yes, not to exceed 1 *l.*
17	717	–	912	–	537	3,680	176	–	No.
18	–	–	–	–	–	–	–	–	
19	23	–	163	–	40	183	4	–	Yes; one week in a few cases.
20	548	104	1,442	–	2,445	4,186	160	–	No.
21	525	–	660	–	–	1,319	220	–	No.
22	408	–	–	–	–	338	255	–	What is usual; wholesale.
23	62	–	106	–	14	171	–	–	No.
24	70	–	69	–	50	224	–	–	No.
25	94	–	294	–	699	863	–	–	No.
26	–	–	–	–	–	–	–	–	
27	121	8	219	–	60	332	3	–	Yes; one week and no limit.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Estab-lishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	NORTHAMPTONSHIRE—*continued.*			£.	£.	
2,220	Harleston Industrial, Fox and Hounds, Harleston	1881	95	2,096	423	1
535	Harpole Industrial and Provident Co-operative, Harpole, near Weedon.	1863	645	15,448	2,568	2
1,545	Hazelbeach Provident, Hazelbeach - - -	1873	56	1,051	64	3
618	Irchester Industrial and Provident Co-operative, Stores, Irchester.	1864	188	5,646	256	4
2,505	Irthlingborough Industrial and Provident Co-operative, High-street, Irthlingborough.	1885	102	2,861	–	5
806	Kettering Industrial Co-operative, Bakehouse Hill, Kettering.	1865	2,275	41,653	1,868	6
2,629	Kettering Working Men's Club Association, Wellington-street, Kettering.	1887	–	–	–	7
2,767	Kettering Permanent Allotment Association, Mill-road, Kettering.	1889	314	52	16	8
259	Moulton District Industrial, Stores, Moulton -	1861	104	1,743	324	9
2,378	Nether Heyford Self-Assisting Co-operative, 1, Church-street, Nether Hayford, near Weedon.	1883	73	1,449	250	10
1,384	Northampton West End Industrial, 22, Castle-street, Northampton.	1870	1,086	12,522	1,081	11
2,385	Northampton Odd Fellows' Hall, Odd Fellows' Hall, Newland Upton.	1883	–	–	–	12
833	Oundle Industrial Co-operative, West-street, Oundle.	1866	123	2,335	414	13
2,055	Peterborough Equitable Industrial Co-operative, Park-road, Peterborough.	1877	2,402	49,574	6,271	14
* 2,682	New England and District Industrial and Provident, Ada Cottage, Lincoln-road, Millfield, Peterborough.	1888	–	–	–	15
584	Pitsford Self-Assistance Co-operative, Stores, Pitsford.	1864	49	830	81	16
(*a*)1,977	Potterspury Industrial and Provident, Potterspury.	1876	–	–	–	17
2,605	Raunds Productive Stores, Raunds - - -	1887	14	6,589	2,727	18
483	Rothwell Industrial and Provident Co-operative, Bridge-street, Rothwell.	1860	424	8,998	1,180	19
2,050	Rushden Industrial Co-operative, High-street, Rushden.	1877	360	8,325	1,333	20
760	Titchmarsh Industrial and Provident, Titchmarsh, near Thrapton.	1866	41	1,960	230	21
490	Welford Industrial Co-operative and Provident, Welford, near Rugby.	1862	36	837	30	22
1,382	Wellingborough Industrial Co-operative, Herriott's-lane, Wellingborough.	1852	424	7,455	992	23
1,750	Wellingborough Midland Industrial Co-operative, Newcomen-road, Wellingborough.	1873	521	11,622	2,134	24
2,057	Wollaston Industrial and Provident, Stores, Long-street, Wollaston.	1877	285	8,209	984	25
2,245	Northamptonshire Productive, Wollaston - -	1881	44	11,587	2,287	26
2,340	Yardley Hastings Co-operative, Yardley Hastings	1874	196	3,423	456	27

(*a*) No Return has been received for the year 1889.
* Business not yet commenced.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	281	–	167	–	6	386	33	–	No.
2	1,069	5	1,018	–	6,210	4,992	3,689	–	No.
3	71	–	134	–	–	127	–	–	No.
4	393	4	445	–	1,524	1,808	65	–	Yes; 1 *l.*
5	–	–	–	–	34	457	408	–	Yes; 15 *s.*
6	2,376	111	4,668	–	21,065	19,461	1,071	30	No.
7	–	–	–	–	–	842	900	–	No.
8	–	1	10	–	–	–	–	–	No.
9	124	5	173	–	52	1,084	–	–	No.
10	79	1	156	–	23	193	–	–	Yes; fortnightly to extent of 3 *l.*
11	1,091	–	1,544	–	370	2,297	982	–	No.
12	–	1	–	–	–	834	1,400	–	No.
13	152	10	224	–	73	318	–	–	Yes; 2 *l.*
14	4,235	–	4,228	–	932	15,302	3,157	57	No.
15	–	–	–	–		–	–	–	
16	57	–	88	–	–	103	–	–	No.
17	–	–	–	–	–	–	–	–	
18	182	–	323	–	–	364	235	–	Yes.
19	779	–	813	–	1,848	3,213	1,530	–	Yes; not to exceed investment.
20	714	–	513	–	67	1,759	1,222	–	No.
21	161	–	67	–	–	344	210	–	About 150 *l.*
22	46	–	124	–	–	82	–	–	To extent of member's share.
23	617	–	525	–	63	754	586	4	Yes; 1 *l.*
24	1,007	16	1,148	–	986	3,328	1,714	10	Yes; one ton of coals.
25	583	–	725	–	347	2,539	43	–	No.
26	107	–	524	–	9	966	529	–	No.
27	126	–	333	–	84	338	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	NORTHUMBERLAND:			£.	£.	
1,801	Acomb Industrial and Provident, Meat Market, Hexham.	1874	170	3,465	348	1
1,844	Allendale Industrial and Provident, Curtain House, Allendale Town.	1874	190	3,152	845	2
1,622	Alnwick Industrial Co-operative, Stores, Clogport-street, Alnwick.	1873	52	1,496	143	3
2,225	Amble Co-operative, Queen-street East, Amble -	1880	361	10,098	939	4
1,975	Ashington Co-operative, Ashington Colliery -	1876	594	33,902	1,730	5
2,133	Ashington Old Pit Co-operative, Ashington Colliery.	1878	444	19,324	1,790	6
574	Backworth Industrial Co-operative, Backworth -	1863	287	10,829	845	7
(*a*)2,178	Backworth Powder and Candle Store, Backworth Hotel, Backworth, Newcastle-on-Tyne.	1880	–	–	–	8
1,584	Bebside Industrial Co-operative, Store, Cowpen-lane, Bebside.	1873	425	20,268	1,420	9
85	Bedlington Equitable Industrial Co-operative, Bedlington.	1861	1,171	52,692	4,610	10
(*a*)1,282	Union Co-operative Ship-building, Crofton Mills, Blyth.	1869	–	–	–	11
1,399	Broomhill Equitable Industrial Co-operative, Broomhill, Acklington.	1871	468	20,802	1,284	12
1,292	Cambois District Industrial and Provident, Cambois.	1869	297	10,167	1,330	13
61	Choppington Co-operative, Scotland Gate, Choppington.	1860	422	14,974	1,203	14
603	Central Industrial and Provident Co-operative, 3, Regent-street, Cowpen Quay, Blyth.	1864	663	19,777	1,727	15
1,416	Clive Industrial and Provident, 31, Wellington-street, Cowpen Quay, Blyth.	1871	360	11,371	886	16
155	Cramlington District Co-operative, Cramlington -	1861	1,870	73,345	6,725	17
269	Fourstones and Newbrough Industrial and Provident, Broadfield House, Fourstones.	1862	238	5,225	355	18
1,755	Greenhead Industrial Co-operative, Stores, Greenhead.	1874	172	4,645	561	19
1,889	Guidepost Equitable Co-operative, Guidepost, Morpeth.	1875	190	6,775	670	20
389	Coanwood Industrial Co-operative, Herdley Bank, Haltwhistle.	1862	335	7,201	1,117	21
1,138	Haltwhistle Industrial Co-operative, Haltwhistle-on-Tyne	1868	373	8,527	787	22
1,905	Haydon Bridge Co-operative Industrial, Haydon Bridge.	1875	266	4,079	790	23
1,863	Longhirst Equitable Industrial Co-operative, Longhirst Colliery.	1874	103	3,895	343	24
466	Newbiggin District Industrial and Provident, Newbiggin-by-the-Sea.	1863	516	21,905	1,936	25
276	Newcastle-upon-Tyne Co-operative, 103, Newgate-street, Newcastle-upon-Tyne.	1859	9,250	338,705	31,030	26
457	New Delaval Equitable Industrial Co-operative, New Delaval, Newsham, Blyth.	1862	537	27,153	1,285	27

(*a*) No Return has been received for the year 1869.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	205	–	332	–	–	484	–	–	Yes; 14 days.
2	135	–	255	–	165	1,034	–	–	Yes; to the value of 5 *l.*
3	176	–	54	-	1,212	525	750	–	Yes; 10 *s.* limit.
4	477	12	1,503	–	326	2,007	–	5	No.
5	1,143	105	6,329	–	–	4,210	–	–	No.
6	1,254	24	3,115	–	569	2,519	2,048	11	No.
7	770	29	1,662	–	217	3,011	–	–	No.
8	–	–	–	–	–	–	–	–	
9	859	21	3,305	–	584	3,004	777	–	Yes; one week.
10	2,216	45	8,463	–	2,854	5,533	110	–	To amount of shares.
11	–	–	–	–	–	–	–	–	
12	914	–	2,966	–	855	2,890	–	–	One week's credit in butchering department.
13	492	–	1,903	–	304	2,259	–	–	No.
14	667	2	2,204	–	221	1,921	–	–	One week's credit in butchering department.
15	947	–	2,679	–	428	4,004	–	–	Yes; about 2 *l.*
16	398	–	1,453	–	–	1,275	–	–	No.
17	5,126	1	10,737	–	4,713	5,549	16,506	–	No.
18	268	–	565	–	666	1,394	–	–	No.
19	213	–	360	–	141	593	–	–	Yes; one week.
20	336	14	1,086	–	177	1,337	98	–	No.
21	239	–	860	–	700	1,725	–	–	No.
22	212	–	747	–	106	1,667	–	–	No.
23	248	–	394	–	–	1,050	445	–	Yes; one month.
24	210	–	604	–	–	360	–	–	No.
25	1,184	14	3,258	–	385	4,688	524	–	Yes; no limit.
26	21,859	170	44,488	–	92,643	101,723	6,751	–	No.
27	1,171	21	3,513	–	560	3,926	–	–	Yes; average 10*s.* per member for a fortnight in butchering department.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	NORTHUMBERLAND—*continued.*			£.	£.	
1,477	West Wylam and Prudhoe Independent Co-operative, Prudhoe-on-Tyne.	1872	669	24,714	2,179	1
1,482	Radcliffe Equitable Industrial Co-operative, Radcliffe, near Acklington.	1872	108	3,802	288	2
1,930	St. Anthony's Industrial Co-operative, Stores, St. Anthony's, Newcastle-on-Tyne.	1875	147	4,533	253	3
651	Seaton Delaval District Industrial and Provident, Seaton-terrace, near Newcastle-on-Tyne.	1864	1,280	60,961	4,326	4
1,695	North Seaton Co-operative Farming Dairy, North Seaton Colliery.	1872	95	591	309	5
1,673	Seghill Industrial and Provident, Stores, Seghill -	1873	322	10,850	782	6
301	North Shields Industrial, 8, Camden-street, North Shields.	1860	1,843	29,236	2,576	7
2,393	Pioneer Fishing Co-operative, 12, Rudyerd-street, North Shields.	1884	55	2,576	2,700	8
2,707	Borough of Tynemouth Trading Bank, 24, Norfolk-street, North Shields.	1888	59	–	–	9
2,070	Shire Moor Co-operative, Shire Moor Colliery, Earsdon.	1876	507	17,836	1,012	10
2,361	Stobswood Co-operative, Store, Stobswood, Acklington.	1883	94	3,613	435	11
331	Tweedside Industrial Co-operative, Main-street, Tweedmouth.	1861	911	20,961	2,768	12
1,309	Walker Co-operative, Lamb-street, Walker -	1870	1,023	39,205	2,434	13
471	Wallsend Industrial Co-operative, Long-row, Wallsend.	1862	2,037	71,788	7,029	14
40	Whitfield Provident Industrial, Whitfield, Langley Mills-on-Tyne.	1862	118	2,841	649	15
1,504	Widdrington Industrial Co-operative, Stores, Widdrington Colliery, Acklington.	1872	144	4,991	775	16
326	Howdon and Percy Main Co-operative Industrial, Stores, Stephenson-street, Willington Quay.	1861	511	17,342	1,127	17
	NOTTINGHAMSHIRE:					
1,418	Annesley Colliery Industrial and Provident, New Annesley, Nottingham.	1871	536	17,778	1,458	18
914	New Basford Industrial Co-operative, 61, Duke-street, New Basford.	1866	516	8,803	1,497	19
1,859	East Bridgford Co-operative, East Bridgford -	1875	62	1,019	81	20
1,445	Bulwell Industrial Provident, Main-street, Bulwell.	1872	471	11,152	737	21
(*a*)2,371	Three Crowns Loan, King William the Fourth, Bulwell.	1884	–	–	–	22
2,384	New Town Inn Loan, 177, Quarry-road, Bulwell -	1884	23	–	–	23
(*a*)1,239	Calverton Industrial and Provident, Main-street, Calverton.	1868	–	–	–	24
1,537	Cinder Hill Working Men's Co-operative, Office Yard, Cinder Hill.	1872	165	4,262	474	25
1,797	Cropwell Bishop Co-operative, Stores, Cropwell Bishop.	1874	66	1,932	263	26

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,703	–	3,761	–	923	5,607	553	–	Yes; on flour and meal, seven days.
2	146	–	567	–	109	550	–	–	No.
3	227	–	640	–	195	535	–	–	No.
4	2,238	452	8,663	–	2,728	14,724	–	8	Twenty-one days in butchery.
5	250	2	28	–	–	281	–	–	No.
6	446	90	1,397	–	309	1,113	65	4	No.
7	2,697	95	3,026	–	1,135	10,870	6,748	33	No.
8	246	1	149	–	–	2,280	345	–	No.
9	–	–	–	–	–	301	* 4,174	–	
10	686	46	3,072	–	1,221	3,439	261	–	About 1 *l.* 10 *s.*
11	112	–	648	–	108	490	–	–	No.
12	946	272	2,947	–	6,020	9,137	–	–	Yes; to extent of share.
13	1,986	56	6,002	–	1,554	9,807	–	–	No.
14	3,915	–	10,798	–	18,505	32,906	1,165	225	No.
15	158	–	278	–	21	546	–	–	To half amount of share capital.
16	179	5	869	–	124	752	–	–	No.
17	945	23	2,605	–	706	2,787	–	–	No.
18	760	36	2,629	–	880	2,490	–	–	Yes; 38 *l.*
19	422	64	1,070	–	1,525	3,131	2,675	27	No.
20	34	–	–	29	–	246	338	–	No.
21	538	66	1,058	–	415	1,291	–	22	Yes; 13 *s.* in clothing club.
22	–	–	–	–	–	–	–	–	
23	–	10	–	–	–	–	–	–	No.
24	–	–	–	–	–	–	–	–	
25	195	7	482	–	133	652	29	–	No.
26	212	–	52	–	–	356	–	–	To amount deposited.

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* Deposits, including bank current account balances.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	NOTTINGHAMSHIRE—*continued.*			£.	£.	
626	Hucknall Torkard Industrial Provident, Watnall-road, Hucknall Torkard.	1864	1,054	27,453	2,832	1
1,919	Keyworth Co-operative, Stores, Keyworth - -	1875	39	1,316	164	2
(*a*)1,328	Lambley Industrial and Provident, Lambley -	1870	–	–	–	3
1,604	Lowdham Industrial and Provident, Stores, Lowdham.	1873	133	3,292	611	4
607	Mansfield Co-operative Industrial, Queen-street, Mansfield.	1864	1,170	16,729	2,662	5
2,453	Netherfield Co-operative Industrial, Victoria-road, Netherfield.	1885	332	6,873	774	6
2,048	Newark Co-operative Industrial and Provident, 8, Kirkgate, Newark.	1877	667	10,312	1,205	7
504	Lenton and Nottingham Co-operative, Alfred-street, North Nottingham.	1863	4,903	28,491	3,484	8
2,342	Pelican Provident, Le Grand Hotel, Alfreton-road, Nottingham.	1883	46	–	–	9
2,343	Marquis of Waterford Loan, Marquis of Waterford Inn, Ortzon-street, Nottingham.	1883	17	–	–	10
2,344	Forest Lion Club and Loan, Forest Lion Inn, Independent-street, Nottingham.	1878	40	–	–	11
2,347	Cricketers' Loan, Cricketers' Arms Inn, Alfreton-road, Nottingham.	1883	38	–	–	12
2,355	Sir John Borlace Warren £.10 Club, Sir John Borlace Warren, 132, Derby-road, Nottingham.	1883	37	–	–	13
* 2,356	Union Loan Society, Napier Inn, Union-road, Nottingham.	1883	–	–	–	14
(*a*)2,444	Dame Agnes Loan, Dame Agnes Inn, Dame Agnes-street, Nottingham.	1885	–	–	–	15
2,445	Lord Nelson Loan, Lord Nelson, Mitchell-street, Nottingham.	1885	37	–	–	16
701	Pleasley Works Co-operative and Industrial, Pleasley Works, near Mansfield.	1879	49	1,503	151	17
1,835	Radcliffe-on-Trent Co-operative, Stores, Radcliffe-on-Trent.	1874	184	5,579	1,072	18
1,603	Retford Mutual Co-operative and Industrial, 32, Grove-street, Retford.	1873	507	9,054	1,283	19
848	Ruddington Co-operative Industrial, Church-street, Ruddington.	1860	332	9,248	1,577	20
2,121	Ruddington Carrying, Parkyns-street, Ruddington.	1878	131	–	–	21
1,541	Selston Co-operative Industrial and Provident, Market House, Selston.	1872	119	3,018	661	22
2,179	Southwell Industrial Provident Co-operative, Westgate, Southwell.	1880	22	674	123	23
2,571	Stanton Hill Industrial Co-operative, Stores, Stanton Hill, Mansfield.	1886	211	6,139	987	24
1,561	Stapleford Co-operative, Albert-street, Stapleford	1872	573	14,896	2,172	25
2	Sutton-in-Ashfield Equitable Co-operative, 14, Parliament-street, Sutton-in-Ashfield.	1862	1,136	17,304	5,439	26
1,837	Sutton Bonington Working Men's Co-operative, Stores, Sutton Bonington.	1874	67	1,369	167	27
948	Worksop Co-operative, 11, Eastgate, Worksop -	1867	884	20,622	2,884	28

(*a*) No Return has been received for the year 1889.

* Owing to depression of trade the club has not been held for the last two years.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,395	128	2,544	–	3,686	9,595	1,350	–	No.
2	66	8	85	–	22	137	–	–	No.
3	–	–	–	–	–	–	–	–	
4	149	–	200	–	616	1,278	400	–	Yes; on coals and bags. No limit.
5	1,762	15	825	–	645	11,303	185	–	Yes; weekly.
6	463	5	544	–	43	1,440	9	–	No.
7	886	–	869	–	336	3,119	105	–	Yes; seven days.
8	3,543	113	2,128	–	5,865	17,948	3,997	–	Yes; weekly.
9	–	42	–	–	–	–	–	–	
10	–	–	–	–	–	–	–	–	
11	–	–	–	–	–	–	–	–	
12	–	–	–	–	–	–	–	–	No.
13	–	13	–	–	–	–	–	–	Yes; 10 *l.*
14	–	–	–	–	–	–	–	–	To amount of share.
15	–	–	–	–	–	–	–	–	
16	–	–	–	–	–	–	–	–	
17	93	–	132	–	72	49	30	–	No.
18	546	8	74	–	166	1,857	365	–	Yes; monthly.
19	996	–	414	–	–	3,243	158	–	Yes; 14 days.
20	547	11	758	–	241	3,833	–	4	No.
21	–	–	–	–	–	822	1,060	–	No.
22	220	–	275	–	–	852	–	–	Yes; not to exceed share capital.
23	59	–	28	–	–	64	–	–	Yes; not to exceed share capital.
24	452	1	522	–	89	772	45	–	Yes; half of share capital.
25	510	–	1,673	–	626	4,654	–	10	No.
26	1,167	24	1,395	–	1,295	8,867	1,862	15	No.
27	80	–	134	–	–	148	–	–	No.
28	987	11	2,278	–	412	4,587	–	–	Yes; one week.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	OXFORDSHIRE:			£.	£.	
845	Banbury Co-operative Industrial, 47, Broad-street, Banbury.	1866	1,501	52,887	9,173	1
1,053	Chipping Norton Co-operative, West-street, Chipping Norton.	1866	892	22,269	2,423	2
2,275	Middleton Stony Co-operative, 1, Heyford-road, Middleton Stony, Bicester.	1882	83	2,241	307	3
1,529	Oxford Co-operative and Industrial, 36 and 37, George-street, Oxford.	1872	1,554	32,269	5,833	4
1,558	Steeple Aston Co-operative Industrial, Stores, South-street, Steeple Aston.	1872	115	2,449	545	5
2,678	Witney Co-operative and Industrial, High-street, Witney.	1888	97	1,234	135	6
	SHROPSHIRE:					
980	Bourton Co-operative, Bourton, Much Wenlock -	1866	57	1,402	90	7
2,231	Burwarton Co-operative, Burwarton, Bridgnorth	1881	93	3,677	1,010	8
362	Iron Bridge and Coalbrookdale Industrial Co-operative, Wharfage, Iron Bridge.	1862	114	2,492	350	9
1,327	Oswestry Industrial Co-operative, Beatrice-street, Oswestry.	1870	163	2,861	188	10
1,991	Tibberton Co-operative Industrial, Stores, Tibberton, Newport.	1876	55	1,233	171	11
	SOMERSETSHIRE:					
2,320	Bedminster Industrial Co-operative, East-street, Bedminster.	1883	640	12,617	1,214	12
2,204	Butleigh Co-operative and Industrial, Stores, Butleigh, near Glastonbury.	1880	158	2,431	841	13
819	Chard Industrial and Provident, Fore-street, Chard.	1866	996	8,749	2,574	14
1,666	Coleford Industrial Co-operative, Stores, Highbury, Coleford, near Bath.	1873	250	7,605	1,284	15
2,562	Crewkerne and District Industrial and Provident, Queen Ann Buildings, Crewkerne.	1886	160	5,091	557	16
2,214	Milborne Port Co-operative, Cold Harbour, Milborne Port.	1877	89	4,382	637	17
1,159	Radstock Co-operative and Industrial, Stores, Market-place, Radstock.	1868	962	19,273	2,112	18
591	Shepton Mallet Co-operative Industrial and Provident, Long Bridge, Shepton Mallet.	1861	433	8,872	1,956	19
732	Street Co-operative Industrial and Provident, Stores, High-street, Street.	1865	400	8,048	1,319	20
2,756	Taunton Co-operative Industrial, 1. Magdalen-street, Taunton.	1889	202	1,633	308	21
2,742	Tiverton Co-operative, 20, Victoria Buildings, Tiverton.	1889	300	3,523	348	22
2,778	Yeovil and District Co-operative, 8, Middle-street, Yeovil.	1889	129	813	236	23

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	3,917	–	2,713	–	5,747	* 24,675	–	102	No.
2	2,115	–	2,666	–	4,860	11,210	3,387	20	Yes; to extent of share capital.
3	230	3	2	–	60	557	160	–	Yes; fortnightly.
4	3,177	38	2,288	–	823	10,294	991	29	No.
5	194	5	119	–	220	959	452	–	Only where members are paid monthly.
6	119	–	72	–	15	159	–	–	No.
7	68	12	53	–	311	100	–	–	No.
8	175	9	89	–	254	846	–	–	No.
9	198	30	182	–	108	1,019	–	–	Yes; to extent of share capital.
10	162	–	275	–	104	584	–	–	Yes; with sanction of committee.
11	60	–	46	–	–	101	–	–	No.
12	834	7	924	–	692	1,861	314	25	Yes; one week on bread.
13	189	–	204	–	93	925	–	–	No.
14	518	–	1,164	–	889	4,231	–	–	No.
15	287	–	872	–	9	1,598	–	–	In case of distress, 15 *s.* in the £. 1.
16	402	–	385	–	2,175	1,007	–	–	Yes; 14 days.
17	308	–	290	–	–	1,536	–	–	No.
18	784	97	2,506	–	3,478	5,337	–	–	No.
19	608	–	1,107	–	136	2,034	–	–	Yes; to amount of share.
20	645	–	694	–	744	2,326	–	–	Yes; 50 *l.* is now owing for bread.
21	112	–	83	–	13	213	–	–	No.
22	220	–	374	–	19	357	–	–	No.
23	70	–	–	4	6	177	–	–	No.

* Including loans and deposits.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	STAFFORDSHIRE:			£.	£.	
1,875	Bilston and Ettingshall Industrial Co-operative, 18, Dudley-street, Bilston.	1875	196	1,132	88	1
1,878	Bradley Green Equitable and Industrial Co-operative, High-street, Bradley Green.	1875	93	3,946	998	2
2,131	Butt-lane Industrial Co-operative, Congleton-road, Butt-lane, Talke.	1879	343	10,100	1,464	3
2,397	Upper Gornal Provident Co-operative, 23, Kent-street, Upper Gornal.	1883	81	3,256	653	4
2,781	Hoar Cross Co-operative, Hoar Cross, Burton-on-Trent.	1889	44	336	93	5
287	Leek and Moorlands Industrial Provident, 1, Overton Bank, Leek.	1859	551	9,334	680	6
1,804	Leek Co-operative and Industrial Hand-made Silk Twist Manufacturing, Park Mill, Ball Haye Green, Leek.	1874	43	6,978	567	7
2,770	Lichfield Industrial Co-operative, Greenhill, Lichfield.	1889	71	336	108	8
2,727	Longton and District Industrial Co-operative, High-street, Longton.	1888	239	3,076	297	9
966	Mayfield Co-operative, 26, Mayfield-terrace, Mayfield.	1867	158	4,871	400	10
240	Silverdale Equitable Industrial Co-operative, Victoria street, Silverdale, Newcastle-under-Lyme.	1861	346	8,918	918	11
5	Stafford Industrial Co-operative, 10, Salter-street, Stafford.	1860	1,052	21,960	3,908	12
1,858	Stone Perseverance Co-operative, 44, Radford-street, Stone.	1875	344	7,896	619	13
1,406	Tipton Co-operative Industrial and Provident, 48, Owen-street, Tipton.	1871	375	6,531	523	14
1,828	Walsall Industrial Co-operative General Lock and Hardware Manufacturing, 317, Green-lane, Walsall.	1873	35	11,738	2,539	15
2,539	Walsall and District New Co-operative, 243, Stafford street, Walsall.	1886	81	1,307	126	16
2,613	Walsall Co-operative Cart Gear, Chain, and Hame Manufacturing, 240, Stafford-street, Walsall.	1887	13	378	31	17
2,545	Wednesbury Co-operative, 8, High Bullen, Wednesbury.	1886	43	247	52	18
931	Wheaton Aston Equitable Pioneers, Wheaton Aston.	1867	86	897	152	19
2,478	Wolverhampton New Co-operative, 15, Snow-hill, Wolverhampton.	1885	436	6,091	503	20
	SUFFOLK:					
488	Assington Industrial and Provident, Stores, Assington-street, Assington.	1863	75	1,687	295	21
2,366	Assington Agricultural Association, Farm House, Assington.	1883	281	1,328	2,174	22
2,200	Beccles Working Men's Co-operative Association, Newgate-street, Beccles.	1879	401	8,842	1,466	23
(a)1,683	Brandon Industrial Co-operative Provision, Star Corner, Brandon.	1873	–	–	-	24

(a) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	160	–	–	24	12	345	6	–	No.
2	309	–	–	50	93	445	463	–	Yes; no limit.
3	483	13	1,257	–	329	975	329	16	Three-fourths of share capital.
4	57	–	135	–	–	172	–	–	Yes; weekly.
5	14	–	32	–	–	110	–	–	No.
6	572	–	1,202	–	400	1,620	1,027	–	Yes; about two-thirds of share capital.
7	92	–	191	–	–	961	477	–	No.
8	64	–	1	–	4	156	–	–	No.
9	234	–	157	–	27	205	205	4	No.
10	232	30	715	–	139	792	–	18	No.
11	830	–	935	–	157	3,791	–	–	Yes; not limited.
12	2,244	17	1,228	–	2,623	9,270	798	16	Two-thirds of member's share.
13	532	53	728	–	245	1,623	616	–	Yes; half of capital.
14	339	4	850	–	192	1,948	–	–	Yes; weekly.
15	602	–	740	–	22	733	342	30	Yes; usual trade credits.
16	79	–	109	–	14	137	–	–	No.
17	29	–	3	–	–	31	15	–	Gives usual trade credit.
18	31	–	36	–	2	32	–	–	No.
19	54	–	22	–	35	451	–	–	Yes; to extent of share capital.
20	402	–	445	–	4	525	–	–	Yes; half of share.
21	96	–	41	–	13	440	–	–	Yes; to extent of share.
22	787	–	58	–	6	2,310	818	–	No.
23	575	–	961	–	238	1,804	–	23	No.
24	–	–	–	–	–	–	–	–	

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	SUFFOLK—*continued.*			£.	£.	
614	Bury St. Edmunds Industrial Co-operative Provision, 20, Brent Govel-street, Bury St. Edmunds.	1864	316	4,245	570	1
2,246	Finborough Co-operative, The Stores, Finborough, Stowmarket.	1881	87	912	210	2
1,508	Anchor Co-operative and Industrial, Egremont-street, Glemsford.	1872	19	1,579	297	3
2,282	Haverhill Industrial Co-operative, The Stores, Peas-hill, Haverhill.	1882	472	10,600	992	4
1,099	Ipswich Industrial Co-operative, 38, Carr-street, Ipswich.	1868	2,691	57,708	8,471	5
463	Leiston Industrial Co-operative, Sizewell-road, Leiston.	1861	286	4,718	1,264	6
(*a*)2,547	Long Melford Industrial Co-operative, Hall-street, Long Melford.	1886	–	–	–	7
* 2,803	Stowmarket Co-operative Stores, Stowmarket -	1889	–	–	–	8
1,109	Walton Industrial Co-operative, Queen-street, Walton.	1867	248	5,025	745	9
2,598	Woodbridge Industrial Co-operative, Seekford-street, Woodbridge.	1887	96	758	92	10
	SURREY:					
107	Brixton Co-operative Industrial Provident, 209 and 211, Lyham-road, Brixton, S.W.	1862	649	7,768	1,403	11
474	Reigate Industrial and Provident, 31, Lesbourne-road, Reigate.	1863	427	8,927	1,544	12
551	Battersea and Wandsworth Co-operative, 2, Plough-road, Battersea, S.W.	1854	1,339	25,965	2,924	13
616	Result Co-operative Industrial Provident, 106 and 108, Cornwall-road, Brixton Hill, S.W.	1864	280	4,290	263	14
1,185	Goswell-road Industrial Coaldealers, 4, Station-road, New Kent-road, S.E.	1868	27	5,404	203	15
1,421	Balham Co-operative Industrial Provident, 2, Zennor-road, Balham.	1871	196	3,169	303	16
1,668	East Surrey Co-operative, 201, Lyham-road, Brixton.	1873	4	4,622	206	17
1,882	Caterham Co-operative Industrial, Godstone-road, Caterham Valley.	1875	242	4,343	678	18
2,113	South London General Co-operative, 29, Viceroy-road, South Lambeth, S.W.	1878	325	3,266	456	19
2,193	Surbiton and Long Ditton Co-operative, 4, Brighton-road, Surbiton.	1880	162	3,207	195	20
(*a*)2,265	South London Mutual Aid Association, Piggott's Hotel, 166 and 168, Westminster Bridge-road, S.E.	1882	–	–	–	21
2,266	Bermondsey Industrial Co-operative, 76 and 78, Grange-road, Bermondsey.	1881	758	9,240	731	22
2,267	Addington Co-operative, The Stores, Addington, near Croydon.	1881	21	507	67	23
2 363	Lambeth Progressive Club and Lecture Hall, 122, Kennington-road, S.E.	1883	73	85	–	24
(*a*)2,364	Home and Colonial Trade Bank, 18, Park House-street, Camberwell, S.E.	1884	–	–	–	25
2,449	Peckham Co-operative, 2, Copeland-road, Peckham.	1885	266	2,945	288	26

(*a*) No Return has been received for the year 1889.
* Did not commence business till January 1890.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	237	3	393	–	103	1,112	224	2	Three-fourths of member's share.
2	57	–	68	–	50	284	–	–	
3	114	–	57	–	–	330	–	–	Yes; to extent of share capital.
4	984	34	1,074	–	501	1,356	205	4	No.
5	5,549	7	4,862	–	3,911	22,292	2,916	125	No.
6	267	–	493	–	1,087	3,185	–	–	Yes; no limit.
7	–	–	–	–	–	–	–	–	
8	–	–	–	–	–	–	–	–	
9	469	–	311	–	156	1,258	25	5	No.
10	83	–	58	–	–	94	–	–	No.
11	1,029	6	37	–	651	4,724	493	4	No.
12	821	19	594	–	289	2,813	274	25	No.
13	2,951	72	1,466	–	3,037	11,309	2,747	32	Yes; one week's supply of bread.
14	303	1	179	–	843	1,202	–	–	No.
15	359	–	48	–	–	960	100	–	Yes; from 4 *l.* to 5 *l.*
16	284	–	155	–	291	1,070	–	6	No.
17	705	2	108	–	53	456	680	15	Yes; one week.
18	613	3	49	–	140	1,096	1,047	2	Yes; seven days.
19	452	–	56	–	77	633	22	4	No.
20	220	–	208	–	132	380	985	–	Yes; one week, for coals.
21	–	–	–	–	–	–	–	–	
22	1,268	–	–	550	540	1,552	36	4	No.
23	44	–	–	29	–	75	–	–	Yes; no limit.
24	7	–	14	–	690	250	210	–	No.
25	–	–	–	–	–	–	–	–	
26	283	24	130	–	70	384	–	6	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	SURREY—*continued.*			£.	£.	
2,491	London Productive, Ditton Works, Thames Ditton.	1886	147	1,940	271	1
2,502	Norwood Gardeners', 1, Auckland Hill, West Norwood.	1885	87	9	–	2
2,589	Tooting and Earlsfield Industrial Co-operative, 3, Burntwood-terrace, Garratt-lane, near Tooting.	1886	90	1,608	182	3
2,616	Atlas Works Share Investment, 50, Newington Causeway, S.E.	1887	44	–	–	4
2,636	Croydon Industrial Co-operative, 128 and 130, Church-street, Croydon.	1887	334	3,380	279	5
2,653	Dulwich Co-operative, 4, Dulwich Rise, Lordship-lane.	1888	110	1,320	40	6
2,658	Earlsfield Club Association, 20, Shelbrook-street, Earlsfield.	1888	24	2	–	7
2,666	Wimbledon and Merton Co-operative, 36, Merton-road, Wimbledon.	1888	315	4,015	47	8
2,701	Bermondsey Gladstone Club Association, 43, Grange-road, Bermondsey, S.E.	1888	124	–	–	9
2,736	Co-operative Builders, Burton-road, Brixton -	1888	171	21,163	489	10
2,776	Epsom Co-operative, East-street, Epsom - -	1889	194	820	115	11
2,793	Excelsior Co-operative Builders' and Decorators', 9, Vicarage-road, Camberwell, S.E.	1889	53	–	–	12
	SUSSEX:					
1,325	Arundel Co-operative Industrial and Provident, Tarrant-street, Arundel.	1870	316	6,306	851	13
2,645	Brighton Equitable Co-operative, 32, North-road, Brighton.	1888	435	4,509	571	14
2,646	Brighton Artizans' Co-operative, 32, North-road, Brighton.	1888	39	–	2	15
2,716	Crawley and Ifield Co-operative, High-street, Crawley.	1888	103	2,606	241	16
1,056	Horsham Co-operative Industrial and Provident, 58, East-street, Horsham.	1867	617	11,406	2,167	17
704	Lewes Co-operative Industrial and Provident, 3 and 4, West-street, Lewes.	1865	383	4,136	909	18
2,425	Newhaven Industrial and Co-operative, 4, High-street, Newhaven.	1884	277	4,278	514	19
2,586	Hastings and St. Leonards Co-operative, 41, Salisbury-road, St. Leonards.	1887	345	1,743	954	20
2,603	Seaford Co-operative, 8, High-street, Seaford -	1887	91	1,918	470	21
(*a*) 828	Worthing Industrial Provident Co-operative, 23, Warwick-street, Worthing.	1861	–	–	–	22
	WARWICKSHIRE:					
1,902	Alcester Co-operative Industrial, Evesham-street, Alcester, Redditch.	1875	872	21,688	4,399	23
(*a*) 2,710	Alcester Productive, Eagle Works, Alcester -	1888	–	–	–	24
2,729	Atherstone Industrial Co-operative, Tong-street, Atherstone.	1888	155	1,814	257	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	534	–	41	–	6	1,753	366	–	Yes; one month.
2	–	–	–	–	16	34	78	–	No.
3	151	–	9	–	20	138	77	–	Yes; weekly.
4	–	95	–	–	–	–	–	–	No.
5	429	–	153	–	39	478	–	–	No.
6	174	–	–	88	–	101	2	–	No.
7	–	–	–	–	–	79	–	–	No.
8	379	1	249	–	562	665	441	6	No.
9	1	13	16	–	–	398	–	–	No.
10	889	–	1,048	–	1	1,360	1,100	70	No.
11	88	1	14	–	6	188	1	–	Yes; one week on bread.
12	–	–	–	–	–	–	–	–	No.
13	709	1	438	–	273	2,515	75	13	No.
14	473	1	72	–	43	617	52	5	No.
15	19	–	–	1	–	29	–	–	No.
16	251	1	156	–	97	264	–	–	Yes; to extent of share.
17	1,241	–	392	–	322	7,670	371	–	Yes; not limited.
18	324	1	249	–	571	2,213	76	10	No.
19	378	–	458	–	73	995	720	12	No.
20	551	–	142	–	54	1,034	611	14	No.
21	159	–	38	–	15	134	–	–	No.
22	–	–	–	–	–	–	–	–	
23	1,883	19	1,782	–	392	6,709	169	–	No.
24	–	–	–	–	–	–	–	–	
25	102	–	205	–	–	208	–	1	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	WARWICKSHIRE—*continued.*			£.	£.	
1,600	Bidford Industrial and Provident Co-operative, Stores, Bidford, near Stratford-on-Avon.	1882	216	4,496	1,276	1
2,252	Birmingham Industrial Co-operative, 1, Great Francis-street, Birmingham.	1881	1,495	20,347	2,597	2
2,304	Midland Equitable Co-operative, 1, Holloway Head, Birmingham.	1882	388	6,648	1,111	3
2,623	Midland Productive Co-operative Tin Plate Workers, 24, Masshouse-lane, Birmingham.	1887	62	2,066	328	4
(*a*)2,760	Edgbaston Hotel Loan, Edgbaston Hotel, 122, Lee Bank-road, Birmingham.	1889	–	–	–	5
1,815	Broadwell Industrial Provident and Co-operative, Balm Cottage, Broadwell.	1874	35	645	65	6
957	Coventry Perseverance Co-operative, West Orchard, Coventry.	1867	1,073	19,288	3,665	7
1,985	Coventry Co-operative Watch Manufacturing, 35, Mount-street, Coventry.	1876	102	2,940	1,840	8
1,694	Cubbington Industrial and Provident Co-operative, Cubbington, near Leamington.	1873	95	1,901	288	9
2,590	Eathorpe and Marton Co-operative, Eathorpe, Leamington.	1887	72	1,308	315	10
2,713	Radbourne Manor Farming Association, Radbourne Manor, Fenny Compton.	1884	9	1,469	2,590	11
1,290	Lockhurst-lane, Foleshill, Industrial Co-operative, Lockhurst-lane, Foleshill.	1832	347	8,244	987	12
1,568	Paradise Industrial Co-operative, Stores, Paradise, Foleshill.	1873	59	1,683	122	13
1,803	Stoney Stanton-road Prudential Co-operative, Stoney Stanton-road, Foleshill.	1832	243	5,773	562	14
950	Harbury Industrial and Provident Co-operative, Harbury, Leamington.	1865	740	16,382	2,248	15
1,974	Long Itchington Provident Co-operative, Long Itchington, Rugby.	1876	114	2,125	200	16
1,736	Kenilworth District Co-operative Industrial and Provident, Park-road, Kenilworth.	1873	449	9,327	972	17
2,222	Leek Wootton Co-operative Industrial and Provident, Stone Cottage, Leek Wootton.	1880	38	1,289	96	18
2,429	Napton Co-operative, Stores, Napton - -	1884	121	1,801	461	19
2,399	Nuneaton Industrial and Provident Co-operative, 13, Abbey-street, Nuneaton.	1884	482	10,657	–	20
1,811	Pailton Industrial and Provident Stores, Pailton, Rugby.	1874	52	1,899	183	21
304	Rugby Industrial and Provident Co-operative, 45, Chapel-street, Rugby.	1862	1,790	46,990	6,851	22
1,083	Southam Co-operative Industrial, High-street, Southam.	1868	226	3,695	462	23
1,046	Stoneleigh Co-operative Industrial and Provident, Stores, Stoneleigh, Kenilworth.	1867	110	3,469	224	24
1,899	Stratford-on-Avon Co-operative Industrial and Provident, 7, Chapel-street, Stratford-on-Avon.	1875	210	4,294	336	25
2,582	Tamworth Industrial Co-operative, 35, Church-street, Tamworth.	1887	479	9,347	1,276	26
2,461	Ufton-hill Farming Association, Ufton-hill, Southam, Rugby.	1885	9	1,282	2,236	27

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	211	–	256	–	13	1,814	–	–	No.
2	1,585	13	1,328	–	641	6,856	84	17	No.
3	688	–	205	–	248	1,530	–	–	Yes; weekly.
4	266	–	92	–	–	832	–	–	No.
5	–	–	–	–	–	–	–	–	
6	32	–	39	–	128	162	–	–	Yes; to extent of share.
7	2,098	91	1,631	–	2,576	10,344	797	63	Yes; a week or so in coals.
8	345	3	228	–	100	1,495	218	7	Yes; monthly.
9	126	–	27	–	40	155	10	–	To amount of member's share.
10	104	–	144	–	18	211	40	–	No.
11	581	–	–	212	–	–	2,835	–	No.
12	431	23	1,456	–	1,616	4,737	–	28	No.
13	109	5	176	–	30	152	175	–	Yes; to extent of share.
14	425	–	1,223	–	–	589	731	–	Yes; to amount of shares.
15	270	31	1,635	–	2,691	6,126	–	–	Yes; 14 days.
16	121	–	283	–	–	478	–	–	Yes; no limit.
17	647	–	950	–	3,290	3,818	300	–	No.
18	80	–	96	–	–	103	–	–	Yes; to extent of 1 *l.* share.
19	96	–	200	–	241	699	–	–	To extent of share.
20	–	–	–	–	65	1,735	800	–	No.
21	172	29	199	–	655	354	–	–	Yes; no limit.
22	3,835	168	3,306	–	4,726	4,766	17,505	45	No.
23	237	–	318	–	65	916	–	–	To extent of share capital.
24	204	–	280	–	57	330	–	–	No.
25	361	–	313	–	53	578	72	–	No fixed limit.
26	653	–	793	–	133	1,916	–	8	No.
27	560	–	–	298	–	–	2,650	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	WESTMORELAND :			£.	£.	
1,725	Vale of Eden Agricultural Co-operative, Market-place, Appleby.	1873	160	3,841	68	1
2,786	Burneside Co-operative, Burneside, near Kendal	1889	69	2,095	188	2
284	Kendal Equitable Industrial Co-operative, 10, Kent-street, Kendal.	1862	1,290	23,404	2,558	3
991	Kirkby Stephen Co-operative Industrial, Fletcher Hill, Kirkby Stephen.	1867	268	5,918	598	4
2,373	Langdale and Neighbourhood Industrial Co-operative, Chapel Style, Langdale, near Ambleside.	1883	71	2,349	1,237	5
1,799	Shap Granite Works Co-operative Provision, Shap.	1874	39	4,680	–	6
2,134	Taylor's Co-operative and Industrial, Stores, Staveley, near Kendal.	1878	94	2,055	430	7
2,173	Staveley Co-operative Bobbin Manufacturing, Gate Foot Mill, Staveley, Kendal.	1880	111	4,325	1,761	8
705	Tebay Co-operative and Industrial, Stores, Tebay	1864	188	5,624	457	9
699	Windermere Industrial Co-operative, Victoria-street, Windermere.	1865	236	5,215	710	10
	WILTSHIRE :					
99	Bradford-on-Avon Industrial and Provident, White Hill, Bradford-on-Avon.	1860	252	4,368	935	11
2,301	Ebbesborne Wake Co-operative, Stores, Ebbesborne, Wake.	1882	54	1,241	269	12
1,269	Lydiard Millicent Co-operative, Lydiard Millicent	1869	40	442	61	13
(*a*)2,596	Salisbury Co-operative, Fisherton-street, Salisbury.	1887	–	–	–	14
79	New Swindon Industrial, 11, East-street, New Swindon.	1860	477	8,917	1,751	15
120	Swindon Provident Co-operative, 1, Henry-street, New Swindon.	1852	794	6,799	195	16
2,255	Kingshill Co-operative and Industrial, 1, Cambria Bridge-road, New Swindon.	1880	99	933	121	17
(*a*)2,692	Tisbury and Wardour Co-operative, Stores, Tisbury, Salisbury.	1888	–	–	–	18
(*a*)133	Trowbridge Co-operative Industrial and Provident, Church-street, Trowbridge.	1861	–	–	–	19
962	Sidney Herbert Industrial and Provident, Stores, Market-place, Wilton.	1867	217	4,053	617	20
	WORCESTERSHIRE :					
2,054	Church Lench Industrial and Provident Co-operative, Church Lench, Evesham.	1876	56	1,193	92	21
1,507	Dudley Co-operative, 19, New-street, Dudley -	1872	3,738	59,553	7,740	22
2,149	Dudley Co-operative Industrial Nail Manufacturing, 13½, Salop-street, Dudley.	1874	9	362	3	23
2,408	Midland Nail Makers Association, 23, Dudley-street, Dudley.	1882	8	1,111	84	24
2,657	Dudley Bucket and Fender Co-operative, 31, Charlotte-street, Dudley.	1888	8	3,009	601	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	135	4	41	–	11	460	–	–	Yes; 14 days.
2	106	–	169	–	–	164	–	–	Yes; weekly; two thirds of share.
3	1,665	42	1,940	–	1,793	7,808	134	–	No.
4	318	11	445	–	110	1,430	–	–	Yes; to amount of share capital.
5	196	–	123	–	–	865	150	–	No.
6	–	–	–	–	23	126	157	–	Yes; 15 *s.* in the £.
7	81	3	170	–	55	638	–	–	Yes; 14 days.
8	311	–	115	–	–	1,723	807	–	No.
9	238	6	303	–	50	938	–	–	No.
10	377	11	386	–	111	2,079	–	–	Yes; two-thirds of share invested.
11	323	6	202	–	122	1,633	98	1	Limited to end of each quarter.
12	120	–	47	–	30	332	9	–	Yes; to extent of share capital.
13	35	1	38	–	14	100	–	–	No.
14	–	–	–	–	–	–	–	–	
15	562	–	908	–	252	2,593	796	–	Yes; three-fourths of share capital.
16	259	–	1,018	–	–	2,000	660	–	Yes; to extent of share.
17	63	–	92	–	–	145	180	–	Yes; 15 *s.* on every 1 *l.* share.
18	–	–	–	–	–	–	–	–	
19	–	–	–	–	–	–	–	–	
20	363	31	193	–	144	2,522	–	–	Yes; one week.
21	101	–	112	–	13	191	30	–	Yes; to extent of share, with exceptions.
22	2,514	–	6,758	–	964	6,006	264	–	No.
23	–	–	–	–	3	18	7	–	No.
24	212	–	–	84	–	284	132	–	No.
25	168	–	183	–	–	430	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	WORCESTERSHIRE—*continued.*			£.	£.	
1,398	Halesowen and Hasbury Industrial Co-operative, Peckingham-street, Halesowen, near Birmingham.	1871	494	14,157	1,195	1
2,350	Halesowen and District Prudential Co-operative Industrial, Birmingham-street, Halesowen.	1883	207	3,395	742	2
742	Kidderminster Industrial Co-operative, 4, Oxford-street, Kidderminster.	1865	1,623	41,639	7,959	3
1,910	Ten Acres and Stirchley-street Co-operative, Stirchley-street, Pershore-road, King's Norton.	1875	206	3,787	434	4
17	Lye Co-operative, Cross Walk, Lye, Stourbridge.	1861	419	9,697	2,430	4
2,335	Malvern Co-operative Coal Association, The Mission Room, Barnard's Green, Malvern.	1883	37	–	–	6
2,745	Redditch Industrial Co-operative, 18, Church Green, East, Redditch.	1889	158	2,862	332	7
1,702	Wilden Tin Works Co-operative Industrial, Wilden, Stourport.	1873	24	1,121	150	8
2,239	Worcester New Co-operative and Industrial, St. Nicholas-street, Worcester.	1881	1,067	21,665	2,865	9
	YORKSHIRE:					
2,460	Addingham Co-operative, Main-street, Addingham.	1885	118	2,205	161	10
1,079	Allerton Industrial Co-operative, Stores, Copy, Allerton, Bradford.	1868	149	6,173	742	11
585	Almondbury Perseverance Co-operative, Westgate, Almondbury.	1848	252	6,061	805	12
646	Almondbury Integrity Provident Co-operative, 436, High-street, Almondbury.	1838	101	2,552	–	13
922	Altofts and Normanton Co-operative, Silkstone-row End, Altofts.	1867	472	17,881	1,247	14
1,303	Tong Park Industrial Co-operative, Tong Park, Baildon.	1869	77	2,703	435	15
1,419	Baildon Industrial Co-operative, 2, Westgate, Baildon, Shipley.	1886	390	9,015	1,071	16
654	Barkisland Industrial, Steel Lane Head, Barkisland.	1864	85	1,818	266	17
1,364	Barnoldswick Bird-in-Hand Co-operative, Manchester-road, Barnoldswick.	1851	385	16,159	2,025	18
191	Barnsley British Co-operative, 16, Wellington-street, Barnsley.	1862	10,807	327,705	30,852	19
1,030	Batley Co-operative, Commercial-street, Batley -	1867	3,659	114,112	12,845	20
1,551	Battyeford Self-Help Co-operative, Bank-street, Battyeford, Mirfield.	1873	285	6,362	961	21
734	Bentham Industrial Co-operative, Bentham, near Lancaster.	1865	172	–	1,185	22
2,526	Beeston Co-operative, Town-street, Beeston -	1886	201	–	478	23
366	Bingley Industrial Co-operative, Wellington-street, Bingley.	1850	2,582	67,653	10,533	24
909	Birkenshaw Industrial Co-operative, Bradford-road, Birkenshaw, near Leeds.	1866	1,333	41,875	4,571	25
678	Birstall Industrial Co-operative, Victoria-street, High-street, Birstall.	1865	1,320	37,090	3,506	26

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	761	–	1,262	–		1,938	–	2	Yes; at managers' discretion.
2	213	–	213	–	–	651	200	–	Yes; to extent of share.
3	3,318	193	3,979	–	4,315	21,493	485	–	Yes; fortnightly on coals.
4	390	–	310	–	161	1,002	–	–	No.
5	707	–	266	–	30	3,162	3,285	–	Yes; no limit.
6	–	–	–	–	–	–	–	–	No.
7	212	–	223	–	8	154	–	–	No.
8	37	–	26	–	85	125	–	–	Yes; 14 days.
9	2,119	–	2,147	–	7,794	7,880	2,500	20	Yes; 14 days coals.
10	413	–	97	–	50	1,440	–	–	Yes; weekly on groceries, and monthly on coals.
11	295	34	765	–	327	2,338	793	–	Yes; discretionary.
12	213	7	969	-	–	2,074	104	–	Yes; not to exceed share.
13	–	–	–	–	1,035	941	260	–	Yes; two-thirds of share.
14	470	280	2,950	–	1,017	2,149	–	70	Yes; to extent of capital.
15	111	–	296	–	101	439	–	–	To amount of share.
16	573	*106	988	–	3,322	2,262	1,165	–	Yes; two-thirds of share capital.
17	109	38	231	–	967	1,058	–	–	Yes; 14 days.
18	1,274	1,224	2,443	–	230	3,086	890	–	Yes; to amount of share.
19	22,067	1,475	34,413	–	29,338	155,966	262	343	No.
20	5,801	1,344	14,789	–	33,795	67,705	–	55	No.
21	509	–	908	–	213	2,684	420	–	Yes; 5 *l.*
22	309	–	597	–	70	1,885	–	–	Yes; three-fourths of share.
23	192	–	577	–	26	520	–	–	No.
24	4,811	43	8,252	–	8,055	43,569	1,017	133	To limit of about 20 *s.*
25	2,969	353	5,553	–	5,628	15,562	46	–	No.
26	1,952	278	4,993	–	9,619	19,117	–	–	No.

* Including dividend on purchases.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
1,956	Blackshawhead Co-operative and Industrial, Blackshawhead, Hebden Bridge.	1875	142	2,727	489	1
119	Bowling Old-lane Co-operative, 310, Bowling Old-lane, Bradford.	1862	878	27,056	2,137	2
118	Bradford Provident Industrial, 63, Bridge-street, Bradford.	1860	10,093	224,389	18,011	3
1,484	Airedale Co-operative Worsted Manufacturing, Thompson's Mill, Fulton-street, Bradford.	1872	242	10,568	3,238	4
(*a*)2,741	Bradford Warehousemen's, 34, Chapel-street, Bradford.	1889	–	–	–	5
1,884	Bradley Industrial Co-operative, Canal Wharf, Bradley, Leeds.	1875	46	262	41	6
67	Brighouse District Industrial, King-street, Brighouse.	1856	5,451	219,917	19,179	7
1,466	Brockholes Industrial Co-operative, Brockholes	1872	148	4,087	731	8
173	High Burton Industrial and Provident, High Burton, near Huddersfield.	1856	116	2,997	854	9
,474	Buttershaw Industrial, Queen-street, Buttershaw, near Bradford.	1872	298	11,152	1,176	10
1,681	Carleton Industrial Co-operative, Carleton, near Skipton.	1873	235	5,416	881	11
(*a*) 724	Castleford Co-operative Industrial, 28, Carlton-street, Castleford.	1865	–	–	–	12
1,386	Castleford and Allerton Mutual Industrial, 59 and 61, Carlton-street, Castleford.	1871	1,169	29,488	2,501	13
(*a*)1,047	Cawthorne Industrial Co-operative, Cawthorne, near Barnsley.	1866	–	–	–	14
1,481	Churwell Industrial Co-operative, Stores, Churwell, Leeds.	1872	373	9,796	1,551	15
234	Clayton Co-operative and Industrial, Nursery, Clayton.	1859	360	8,881	1,791	16
81	Cleckheaton Industrial Co-operative, Market-street, Cleckheaton.	1861	2,728	95,855	14,626	17
470	Close Hill Industrial and Provident, Close Hill, Newsome, Huddersfield.	1847	574	21,241	2,224	18
1,254	Cononley Industrial Co-operative, Main-street, Cononley.	1869	286	5,920	675	19
1,140	Copley Industrial Co-operative, Stores, Copley, near Halifax.	1868	173	3,812	491	20
1,629	Beehive Industrial Co-operative, New Road Side, Cowling.	1873	110	1,438	745	21
707	Cowms Co-operative and Industrial, Cowms Lepton, Huddersfield.	1858	154	3,360	648	22
254	Cragg Vale Co-operative and Industrial, Bank Bottom, Cragg Vale, Mytholmroyd.	1861	276	11,638	1,220	23
1,265	Crigglestone Industrial and Provident, Dennington, Crigglestone, near Wakefield.	1869	78	3,144	400	24
473	Crosland Moor Co-operative Industrial, Barton-road, Crosland Moor, near Huddersfield.	1861	474	14,653	1,911	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	122	80	338	–	2,477	1,142	1,711	–	No.
2	996	28	4,201	–	3,377	7,007	–	–	Yes; total credit at end of year, 152 *l.*
3	12,599	1,630	30,297	–	103,436	114,130	1,160	–	Yes; on coals only.
4	452	13	760	–	114	2,905	442	–	Yes; one month.
5	–	–	–	–	–	–	–	–	
6	22	1	49	–	–	52	–	–	Yes; one ton of coals.
7	8,900	1,667	36,975	–	37,476	83,419	3,474	–	No.
8	–	3	549	–	60	1,105	–	–	Yes; to extent of share capital.
9	179	–	303	–	60	1,419	–	–	Yes; one month.
10	720	59	1,447	–	2,259	4,467	–	–	Eight weeks on coals.
11	320	–	743	–	527	2,816	–	–	Yes; weekly.
12	–	–	–	–	–	–	–	–	
13	1,258	–	5,126	–	–	3,297	648	–	No.
14	508	6	1,051	–	297	3,202	654	–	Yes; monthly to extent of three-fourths of share.
15	417	–	1,327	–	1,707	3,896	–	–	No.
16	–	–	–	–	–	–	–	–	
17	5,431	116	12,720	–	15,404	52,666	–	318	No.
18	1,186	114	2,971	–	9,806	13,914	–	–	Two-thirds of member's share.
19	264	10	639	–	425	1,752	60	–	No.
20	192	3	584	–	102	670	–	–	Yes; to extent of share.
21	106	–	389	–	–	621	260	–	No.
22	122	–	529	–	745	1,686	–	3	Yes; 10 *l.*
23	584	40	1,379	–	2,827	5,339	–	–	Two weeks.
24	119	7	247	–	12	188	–	–	Yes; to extent of share capital.
25	1,218	6	1,813	–	990	9,201	–	1	Yes; to extent of share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
1,081	Cross Hills Industrial Co-operative, Stores, Cross Hills.	1868	152	3,240	453	1
88	Lees and Cross Roads Co-operative Industrial, Cross Roads, near Keighley.	1861	462	15,676	1,718	2
349	Delph Industrial Co-operative, Millgate, Delph, near Oldham.	1859	617	19,619	2,073	3
2,345	Denaby Main Industrial Co-operative, Doncaster-road, Denaby Main.	1883	148	4,805	358	4
2,213	Denholme Industrial Co-operative, Denholme, near Bradford.	1880	429	10,598	1,444	5
111	Dewsbury Pioneers Industrial, Union-street, Dewsbury.	1857	6,442	168,862	17,090	6
572	Diggle Industrial and Co-operative, Stores, Diggle, Dobcross, Oldham.	1863	283	10,343	1,477	7
2,535	Dobcross Co-operative, Dobcross, Saddleworth, near Oldham.	1886	100	2,142	426	8
462	Dogley Bar Co-operative, Dogley Bar, Kirkburton.	1860	138	3,365	755	9
1,082	Doncaster Mutual Co-operative and Industrial, 145, Cleveland-street, Doncaster.	1868	3,151	74,485	9,190	10
1,176	Driffield Working Men's Co-operative, Industrial, and Provident, 68, Middle street, South Driffield.	1868	49	2,599	205	11
1,969	Drighlington Industrial Co-operative, Drighlington, near Bradford.	1876	866	25,328	3,060	12
1,868	Earby Industrial Co-operative, Stores, Earby -	1875	100	2,649	543	13
1,022	Earlsheaton Co-operative, Earlsheaton, near Dewsbury.	1867	1,028	22,014	2,025	14
434	Easingwold Union Steam Flour Mill Company, Long-street, Easingwold.	1855	552	9,237	562	15
144	Eccleshill Co-operative Industrial, 1, Stoney-lane, Eccleshill.	1859	208	5,672	943	16
412	Emley Industrial Co-operative Provident, Emley	1863	247	8,030	1,088	17
1,470	Escrick and District Co-operative, Escrick, York	1871	–	1,834	228	18
1,025	Farnley Co-operative, Play Ground, Farnley, near Leeds.	1867	490	8,750	703	19
697	Flockton Industrial Co-operative, Stores, Flockton, near Wakefield.	1865	165	6,463	792	20
2,676	Fryston Colliery Co-operative Industrial and Provident, Stores, Fryston Colliery, near Castleford.	1888	101	3,532	343	21
1,488	Gargrave Industrial Co-operative, South-street, Gargrave, Leeds.	1872	160	4,160	746	22
2,351	Golcar Co-operative, Golcar Edge, Golcar - -	1883	568	17,019	1,551	23
1,136	Gomersal Industrial Co-operative, Gomersal, near Leeds.	1868	724	22,673	3,223	24
2,353	Goole and District Provident Co-operative, Central Stores, Estcourt-street, Goole.	1883	558	11,117	1,068	25
443	Grange Moor Co-operative Industrial, Clough Gate, Grange Moor, near Wakefield.	1853	179	4,309	403	26

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	128	–	326	–	–	903	–	–	No.
2	697	51	1,776	–	1,052	5,147	–	–	To extent of member's share.
3	1,237	16	2,440	–	6,810	10,181	–	5	Yes; three-fourths of share capital.
4	506	–	476	–	138	498	–	5	Yes; half of share capital.
5	378	56	1,359	–	1,005	3,875	–	–	No.
6	11,291	1,500	22,956	–	56,120	117,830	–	287	No.
7	714	15	1,126	–	5,335	4,529	3,342	–	Yes; 15 *s.* for every 1 *l.* deposit.
8	151	–	242	–	24	585	–	–	Yes; to extent of share capital.
9	128	29	370	–	420	1,160	29	–	Yes; various.
10	6,596	1	6,135	–	6,101	31,218	2,335	76	Yes; for coals weekly.
11	155	3	68	–	60	206	–	2	Yes; discretionary.
12	1,458	50	3,653	–	1,411	7,265	–	–	No.
13	83	–	281	–	50	1,062	20	–	No.
14	1,757	349	2,686	–	10,650	14,542	–	–	No.
15	462	–	333	–	4,959	1,133	–	–	Yes; no limit.
16	371	9	344	–	202	1,061	935	–	Yes; monthly accounts.
17	357	–	940	–	1,323	1,462	230	–	Yes; three-fourths of share.
18	204	–	–	83	96	131	175	–	Yes; value of share and deposits.
19	245	18	1,191	–	–	511	–	–	No.
20	291	–	924	–	128	273	1,029	–	No.
21	172	–	983	–	–	109	–	3	No.
22	257	–	578	–	170	980	25	6	Yes; half of share.
23	1,136	–	2,300	–	3,428	5,063	1,106	–	Only on coals, to extent of one load.
24	980	*387	3,036	–	4,265	11,630	–	–	No.
25	914	17	840	–	260	3,331	200	–	No.
26	60	–	1,515	–	–	945	–	–	Yes; no limit.

* Including dividend on purchases.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
1,163	Grange Moor United Co-operative, Briestfield-lane, Grange Moor.	1867	75	3,129	–	1
507	Grasscroft Industrial Co-operative, Grasscroft, Greenfield, near Oldham.	1858	277	8,594	1,268	2
197	Greenfield Co-operative, Spring Grove, Greenfield, near Oldham.	1856	531	16,339	1,882	3
1,390	Greengates and Apperley Bridge Co-operative, Stores, Greengates and Apperley.	1871	194	5,709	696	4
992	Grosmont Co-operative, Stores, Grosmont - -	1867	310	11,172	1,298	5
1,749	Guisborough Provident Industrial, 179, West Gate, Guisborough.	1874	328	12,936	819	6
598	Guiseley Industrial Co-operative, Lands-lane, Guiseley.	1864	485	10,795	1,826	7
1,389	Hainworth Industrial Co-operative, Hainworth, near Keighley.	1863	25	649	77	8
39	Halifax Industrial, Northgate, Halifax - -	1851	8,318	231,455	34,489	9
526	Halifax Flour, Bailey Hall Mill, Halifax - -	1847	1,677	195,285	19,415	10
2,632	Cross Hills Working Men's Coal Club, 28, Cross Hills, Halifax.	1887	392	1,480	41	11
2,641	Cross Hills Industrial Coal, 21, Cross Hills, Halifax.	1888	63	211	–	12
2,147	Handsworth Woodhouse Industrial Co-operative, Handsworth Woodhouse.	1861	87	2,127	196	13
2,588	Harrowgate and District Co-operative, Beulah-place, Harrowgate.	1887	401	5,699	720	14
58	Haworth Industrial Co-operative, Stores, Haworth, Keighley.	1861	833	23,655	2,429	15
184	Hebden Bridge Industrial Co-operative, Crown-street, Hebden Bridge.	1848	1,980	60,628	10,382	16
1,353	Hebden Bridge Fustian Manufacturing Co-operative, Nutclough, Hebden Bridge.	1870	652	32,347	9,525	17
(*a*)2,314	Co-operative Productive Federation, Nutclough Works, Hebden Bridge.	1881	–	–	–	18
(*a*) 216	Heckmondwike Industrial Co-operative, Oak-street, Northgate, Heckmondwike.	1860	6,316	155,607	6,600	19
(*a*)2,454	Heckmondwike Self Help, Central Store, High-street, Heckmondwike.	1885	–	–	–	20
464	Heptonstall Co-operative and Industrial, Main-street, Heptonstall, Manchester.	1860	482	13,113	2,501	21
513	Hepworth Industrial, Hepworth - - -	1840	210	7,836	448	22
151	Hillhouse Perseverance Friendly and Industrial Co-operative, Eleanor-street, Hillhouse, Huddersfield.	1860	1,592	40,668	2,159	23
1,366	Hinchliffe Mill Industrial Co-operative, Hinchliffe Mill, Holmbridge, Huddersfield.	1870	534	12,869	2,200	24
(*a*)1,131	Hinderwell and District Industrial Co-operative Store, Hinderwell, R.S.O.	1868	–	–	–	25

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	428	587	55	–	Yes; to extent of share.
2	655	24	1,028	–	3,720	5,753	–	4	Yes; one week.
3	1,151	115	1,952	–	6,643	9,172	863	–	Excepting one month on coals.
4	345	3	561	–	234	1,419	667	5	Yes; to extent of share.
5	427	–	1,097	–	155	1,571	–	–	Yes; to extent of share.
6	862	–	1,117	–	218	1,334	559	15	Yes; two-thirds of share.
7	469	36	1,488	–	2,661	5,390	–	–	Fixed by committee according to investment.
8	42	–	57	–	3	38	27	–	Yes; to amount of share capital.
9	14,474	1,889	25,671	–	42,834	92,826	1,029	–	No.
10	15,668	8	9,447	–	180	78,463	4,000	–	Yes; monthly.
11	81	4	282	–	–	215	73	–	Yes; no limit.
12	–	–	–	–	–	–	–	–	Yes; 28 days.
13	127	–	177	–	–	197	–	–	Fifteen shillings to the pound.
14	490	–	322	–	53	947	–	8	Yes; one week on coal.
15	1,146	63	2,377	–	1,290	6,681	–	–	Yes; to extent of 1 *l.*
16	3,490	226	9,002	–	36,461	42,342	1,291	225	Yes; 28 days on coals.
17	2,986	1	3,181	–	172	20,667	9,022	40	Yes; one month.
18	–	–	–	–	–	–	–	–	No.
19	8,136	2,546	22,067	–	93,829	105,510	4,205	–	Yes; to amount of share capital.
20	–	–	–	–	–	–	–	–	
21	769	108	1,743	–	3,169	6,767	250	–	Yes; 14 days.
22	254	29	1,051	–	20	1,643	–	–	Yes; to amount of share capital.
23	2,928	73	5,566	–	700	11,076	–	–	In coal department.
24	816	–	1,274	–	472	2,679	706	–	* Nominally, no credit.
25	–	–	–	–	–	–	–	–	

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* If the storekeepers let any goods out on credit, the storekeepers themselves are responsible to the society for the amount.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
2,006	Holmfield Industrial and Provident Coal, Holmfield, Ovenden.	1875	516	3,492	185	1
2,145	Holmfield Co-operative Industrial, Co-operative Buildings, Holmfield.	1879	165	4,301	1,035	2
245	Honley Industrial and Equitable Co-operative, West Gate, Honley.	1862	680	21,974	2,873	3
969	Whitwood Co-operative Industrial, Hopetown, Normanton.	1867	136	1,327	246	4
334	Hopton Industrial Co-operative, Jackroyd-lane, Hopton.	1875	128	4,501	518	5
851	Horbury Industrial Co-operative, High-street, Horbury, Wakefield.	1866	795	18,624	1,632	6
86	Great Horton Industrial Self-Help, 132B, High-street, Great Horton, Bradford.	1859	2,595	82,260	8,750	7
56	Huddersfield Industrial, 31, Buxton-road, Huddersfield.	1860	9,277	287,844	28,853	8
529	Lane Dyehouse Industrial Flour and Provision, Lane Dyehouse, 41, Leeds-road, Huddersfield.	1861	253	8,616	596	9
1,641	Paddock Friendly Co-operative Trading, East-street, Paddock, Huddersfield.	1830	229	6,140	1,715	10
1,794	Primrose Hill Working Men's Co-operative, Primrose Hill, Huddersfield.	1874	159	3,804	554	11
2,563	William Thompson and Sons, Woodhouse Mills, Huddersfield.	1886	161	24,418	14,326	12
288	Hull Anti-Mill and General Industrial, 65, Carr-lane, Hull.	1795	4,835	31,541	939	13
657	Hull Subscription Mill, 101, Witham, Hull	1801	3,567	2,881	222	14
(*a*)2,334	Ilkley Co-operative, 24, Leeds-road, Ilkley	1883	–	–	–	15
519	Illingworth Industrial and Provident, Illingworth, near Halifax.	1863	131	3,120	407	16
1,944	Ingleton Industrial Co-operative, Main-street, Ingleton, Carnforth.	1876	144	4,751	937	17
435	Junction Industrial and Benevolent Co-operative, Junction, Delph, Oldham.	1857	324	15,592	1,213	18
78	Keighley Industrial Co-operative, 7, Brunswick-street, Keighley.	1860	4,386	131,735	13,928	19
2,498	Keighley Ironworks, Goulbourne-street, Keighley.	1885	181	3,543	1,038	20
383	Kilnhurst Equitable Industrial Provident Co-operative, Stores, Victoria-street, Kilnhurst, near Rotherham.	1860	445	17,740	1,595	21
1,012	Kippax Co-operative Industrial, High-street, Kippax.	1867	252	5,549	363	22
113	Kirkburton Industrial and Co-operative Provident, Stores, Kirkburton.	1860	248	5,941	870	23
297	Field Head Co-operative Industrial Provident, Field Head, Kirkheaton, Huddersfield.	1834	203	7,389	680	24

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	243	4	621	–	–	787	–	–	Yes; 21 days.
2	277	15	518	–	212	1,691	378	–	No.
3	1,007	9	3,060	–	5,292	10,702	–	2	No.
4	208	10	–	160	48	408	1,490	–	Yes; weekly.
5	221	–	642	–	–	1,526	302	–	To extent of share.
6	771	122	2,810	–	2,388	* 8,909	–	–	Yes; weekly.
7	4,382	326	11,279	–	14,215	31,656	–	–	No.
8	16,607	3,954	39,439	–	109,784	138,963	3,988	–	Yes; one month on coals only.
9	618	21	1,207	–	3,678	3,529	250	–	No; excepting coals.
10	344	–	832	–	1,630	5,018	–	–	Yes; one month.
11	105	35	1,063	–	127	1,192	600	–	Yes; not exceeding member's share.
12	9,329	6	–	887	71	4,196	11,282	–	No.
13	866	–	624	–	–	9,670	3,892	–	No.
14	346	–	–	132	–	3,568	–	–	Yes; monthly.
15	–	–	–	–	–	–	–	–	
16	151	13	260	–	212	933	–	–	Yes; present debt, 45 *l.*
17	318	–	352	–	148	1,897	–	–	Yes; three-fourths of share capital.
18	612	4	2,240	–	1,263	3,255	100	–	Yes; three-fourths of share capital.
19	6,350	780	17,146	–	19,782	49,383	380	171	Twenty-eight days on coals.
20	403	–	247	–	–	1,721	439	–	Yes.
21	869	31	2,343	–	3,756	5,732	1,482	31	Yes; two-thirds of share capital.
22	207	–	680	–	–	317	413	–	Yes; 17 *s.* for every 1 *l.* share.
23	252	–	747	–	2,476	3,225	320	–	Yes; discretionary.
24	297	15	1,004	–	2,227	3,184	100	–	Yes; 10 *l.*

* Including loan capital.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
2,380	Knottingley and District Co-operative, Aire-street, Knottingley.	1884	131	1,528	174	1
2,520	Lane Ends Co-operative, Bridge-street, Lane Ends, near Keighley.	1876	173	4,792	760	2
55	Leeds Industrial Co-operative, 10, Albion-street, Leeds.	1847	26,348	637,843	77,726	3
517	Lees Industrial Provident New-road, Lees, near Oldham.	1851	490	11,281	1,394	4
317	Lepton Field Industrial Co-operative, 1, Lepton Field, Kirkheaton.	1860	129	3,990	957	5
1,264	Lepton Town Bottom Provident, Lepton Town Bottom.	1869	95	3,527	588	6
2,489	Liversedge Mutual Co-operative, Millbridge, Liversedge.	1885	267	7,022	389	7
1,841	Lofthouse-in-Cleveland Industrial Co-operative, 20, Zetland-road, Loftus, R.S.O.	1874	634	15,760	1,633	8
235	Luddenden Foot Industrial Co-operative, Luddenden Foot.	1860	496	11,400	2,261	9
719	Luddenden and District Industrial Co-operative, Little Box House, Luddenden, Manchester.	1865	502	13,694	2,069	10
2,483	Malton Norton and District Co-operative, Market-street, Malton.	1885	112	1,263	220	11
444	Marsden Equitable Industrial, Market-place, Marsden.	1859	504	18,197	2,976	12
1,580	Marske-by-the-Sea Co-operative Industrial and Provident, Marske-by-the-Sea.	1873	192	5,639	573	13
1,268	Masborough Equitable Pioneers, Station-road, Masborough, Rotherham.	1869	1,935	65,067	5,961	14
350	Meltham Industrial Co-operative Trading, Meltham, Huddersfield.	1861	750	30,141	2,948	15
2,268	Meltham Mills Provident Co-operative Trading, Meltham Mills, Huddersfield.	1827	162	7,166	1,336	16
338	Mexborough Working Man's Industrial, 167, High-street, Mexborough.	1861	366	7,911	1,769	17
989	Middlesbrough Co-operative, Corporation-road, Middlesbrough.	1867	4,381	113,801	11,783	18
1,243	Middlestown Industrial Co-operative, Town End, Middlestown, near Wakefield.	1868	400	16,668	1,417	19
313	Midgley Co-operative Industrial, Lydgate, Midgley, near Luddenden Foot.	1861	336	9,025	2,090	20
1,610	Milnsbridge Perseverance Co-operative, Stores, Milnsbridge, Huddersfield.	1872	472	13,256	1,994	21
2,487	Scar Wood Coal, Scar Wood, Milnsbridge, Huddersfield.	1874	6	5,420	51	22
1,400	Mirfield Industrial Co-operative, Stores, Knowle-road, Mirfield.	1871	890	26,284	4,297	23
2.583	Mirfield Perseverance Co-operative, Towngate, Mirfield.	1886	397	10,391	937	24
864	Morley Industrial Co-operative, Commercial-street, Morley.	1866	4,320	104,222	11,955	25
1,463	Howley Park Co-operative Quarry and Building, Britannia-road, Morley.	1872	141	13,768	952	26
274	Mytholmroyd Industrial, New Road, Mytholmroyd.	1861	529	15,785	3,651	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	173	–	76	–	71	270	–	1	Yes; discretionary.
2	254	2	442	–	40	908	1,114	–	Yes; 2 *l.*
3	39,557	996	78,142	–	122,433	265,320	21,407	552	Fourteen days on coals.
4	586	29	1,598	–	3,887	7,665	–	52	No.
5	203	–	547	–	753	1,960	–	–	Yes; no limit.
6	–	16	629	–	88	591	–	–	Yes; to extent of share.
7	204	80	1,152	–	–	1,082	–	–	No.
8	791	–	1,859	–	564	2,227	277	–	No.
9	752	51	1,866	–	3,907	8,937	–	–	No.
10	673	45	1,942	–	2,683	6,447	–	–	Nominal.
11	132	–	8	–	5	334	–	–	To extent of share capital.
12	1,070	35	2,840	–	1,279	4,131	–	–	No.
13	279	8	473	–	194	1,030	392	–	No.
14	4,485	187	6,291	–	12,178	24,147	730	74	Yes; limited by amount invested.
15	1,130	–	4,676	–	5,639	9,609	–	–	Yes; fortnightly.
16	360	14	747	–	313	1,926	–	–	Yes; 5 *l.* allowed.
17	467	–	698	–	1,172	1,936	1,350	–	Yes; two-third of share capital.
18	7,845	2	11,946	–	4,041	22,804	823	15	Yes; 75 per cent. of shares.
19	875	–	3,258	–	264	2,377	–	–	Yes; weekly.
20	554	54	1,473	–	2,150	4,937	75	–	Yes; discretionary.
21	717	39	1,750	–	1,004	4,799	144	–	Yes; one load of coals.
22	362	4	962	–	100	300	–	–	One month.
23	1,935	–	2,997	–	3,773	15,336	1,242	5	Yes; from 2 *l.* to 7 *l.*
24	398	19	1,892	–	462	2,210	–	–	No.
25	5,435	698	13,307	–	31,872	44,005	1,256	267	No.
26	286	–	511	–	–	8,000	4,425	–	Yes; one to three months.
27	1,343	248	2,399	–	8,629	13,269	–	54	Yes; no limit.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
2,240	Netherthong Industrial and Equitable Co-operative, Town Gate, Netherthong, Huddersfield.	1881	156	3,739	403	1
1,381	Netherton Industrial Co-operative, Road Side, Netherton, near Huddersfield.	1840	416	14,162	2,103	2
281	Dalton Co-operative Industrial, Stores, Nettleton, Kirkheaton.	1856	56	1,689	225	3
629	New Road Side Equitable Co-operative and Industrial, New Road Side, near Keighley.	1864	317	6,072	1,286	4
491	Northallerton Provident Corn Mill, Friarage-terrace, Northallerton.	1857	791	9,408	454	5
325	Oakworth Co-operative, Oakworth, near Keighley	1862	338	7,791	1,206	6
476	Ossett Industrial Co-operative, Dale-street, Ossett.	1861	1,996	49,675	6,434	7
1,422	Oughtibridge Equitable Co-operative and Industrial, Stores, Oughtibridge.	1860	259	8,370	578	8
1,093	Oxenhope Industrial and Provident, Leeming-lane, Oxenhope, near Keighley.	1868	155	5,143	762	9
1,569	Paddock Hill Top Working Men's Co-operative, Church-street, Paddock.	1872	383	9,129	1,459	10
1,332	Park Gate and Berry Brow Industrial Co-operative, Park Gate, Waingate, Berry Brow, near Huddersfield.	1867	607	18,289	2,715	11
1,986	Pecket Well Co-operative Industrial, Pecket Well, Hebden Bridge.	1876	134	3,368	587	12
2.510	Pontefract Industrial Society, Salter row, Pontefract.	1886	311	4,662	455	13
176	Queensbury Industrial, 1 and 2, North John-street, Queensbury, near Bradford.	1855	1,296	40,254	7,255	14
242	Mirfield Self-Help Industrial Co-operative, Huddersfield-road, Ravensthorpe, Normanton.	1862	716	21,279	3,240	15
882	Ravensthorpe Co-operative, Commercial-street, Ravensthorpe.	1866	240	6,233	857	16
689	Rawdon Industrial Co-operative, New Road Side, Rawdon, near Leeds.	1865	602	12,860	1,581	17
2,099	Riccall Co-operative, Stores, Riccall, York -	1878	93	2,107	429	18
541	Ripon Co-operative Flour and Provision, 1, King-street, Ripon.	1854	136	5,082	328	19
160	Ripponden Co-operative, Ripponden, near Halifax.	1832	429	9,636	1,241	20
2,195	Scape Goat Hill Equitable Co-operative, Stores, Scape Goat Hill, Golcar.	1880	181	5,181	584	21

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	225	5	540	–	222	1,354	–	–	Only on coals; two months.
2	952	11	1,950	–	1,784	5,572	–	–	Yes; one month on coals.
3	97	–	302	–	–	628	–	–	Yes; to amount of share.
4	264	141	820	–	802	3,543	–	–	Yes; to extent of share.
5	822	–	712	–	–	1,551	–	–	Yes; by special arrangements with committee.
6	394	38	842	–	810	2,963	–	–	One month on coals only.
7	2,837	192	6,218	–	611	23,518	–	–	No.
8	440	–	760	–	198	989	991	–	Yes; 14 days.
9	159	27	474	–	389	1,136	40	–	Yes; fortnightly.
10	430	56	1,386	–	394	2,886	125	8	Yes, weekly; no specified amount.
11	1,114	46	2,621	–	2,807	7,203	153	4	Yes; on coals for six weeks.
12	236	20	386	–	1,926	2,618	–	–	No.
13	258	–	453	–	167	1,349	–	–	Yes; to amount of share.
14	1,795	90	5,621	–	1,020	7,997	100	–	No.
15	2,103	–	1,549	–	4 251	9,310	6,471	–	Yes; to extent of share.
16	470	97	615	–	1,623	3,863	136	–	Yes; 2 *l.* per member.
17	417	34	1,816	–	738	3,347	–	–	Yes; to amount of share.
18	118	–	187	–	–	174	102	–	Yes; to amount of share.
19	798	–	93	–	–	711	–	–	Yes; discretionary.
20	268	83	1,671	–	2,610	4,402	–	–	No.
21	113	80	886	–	509	952	380	–	Yes; to extent of share.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	YORKSHIRE—*continued.*			£.	£.	
311	Scissett Industrial Co-operative, Scissett, near Huddersfield.	1860	311	8,794	1,441	1
212	Settle Equitable Industrial Co-operative, Victoria-street, Settle.	1861	304	6,237	958	2
1,769	Settrington District Co-operative, Settrington -	1874	54	1,221	147	3
222	Sheepridge Industrial, Estcourt Buildings, Sheepridge.	1856	187	6,413	830	4
720	Sheffield Co-operative, Trippet-lane, Sheffield -	1865	1,782	19,925	3,285	5
1,230	Brightside and Carbrook Co-operative, 34, Carbrook-street, Sheffield.	1868	1,379	35,965	3,800	6
1,633	Sheffield Industrial and Provident Cutlery Trading and Manufacturing, 189, Court Rockingham-street, Sheffield.	1873	74	1,246	469	7
1,773	Ecclesall Industrial and Provident, 201, Napier-street, Sheffield.	1874	1,265	17,251	1,288	8
258	Shelley Industrial and Provident, Shelley, near Huddersfield.	1862	291	7,503	1,399	9
316	Shepley Industrial and Provident, Stores, Shepley, Huddersfield.	1861	204	3,512	941	10
1,263	Siddal Industrial Co-operative, Siddal, near Halifax.	1869	269	4,932	843	11
1,753	Silsden Co-operative, St. John-street, Silsden, Leeds.	1874	533	15,162	2,379	12
(*a*) 820	Skelmanthorpe Industrial Co-operative and Provident, Stores, Skelmanthorpe, near Huddersfield.	1866	-	-	-	13
1,698	Skelton Co-operative, 80, High-street, Skelton -	1873	699	23,528	2,642	14
1,838	Skinningrove Amicable Industrial, Chapel-street, Skinningrove, Saltburn-by-the-Sea.	1874	331	10,056	-	15
302	Skipton Industrial Co-operative, Swadford-street, Skipton.	1862	784	19,848	2,585	16
425	Slaithwaite Equitable Industrial, Lewisham Junction, Carr-lane, Slaithwaite, Huddersfield.	1858	1,505	53,035	6,401	17
1,611	Junction House Co-operative, Stores, Junction House, Slaithwaite, Huddersfield.	1873	441	12,095	1,208	18
2,650	Colne Vale Corn Millers, Britannia Corn Mill, Slaithwaite.	1888	20	44,128	5,098	19
80	Sowerby Bridge United District Flour, Walton-street, Sowerby Bridge.	1854	3,820	431,761	49,855	20
248	Sowerby Bridge Industrial, Carlton - street, Sowerby Bridge.	1860	2,794	98,829	14,412	21
305	Stainland and Holywell Green Industrial Co-operative Flour and Provision, Stainland, near Halifax.	1861	655	11,865	-	22

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	574	–	791	–	–	1,734	2,571	–	Yes; two-thirds of share capital.
2	303	4	830	–	136	1,528	–	–	Yes; half of investment.
3	110	–	108	–	–	153	–	–	No.
4	473	85	965	–	160	2,047	–	–	Yes; one week or three-fourths of share capital.
5	2,336	33	667	–	2,791	9,952	5,876	12	Yes; three-fourths of share.
6	2,328	10	3,530	–	3,440	7,546	1,811	–	Yes; on coals to 1 *l.*
7	159	2	117	–	8	294	31	–	No.
8	946	56	2,574	–	661	3,567	62	–	Yes; half of share.
9	351	–	1,130	–	–	1,916	50	–	Yes; no definite amount.
10	511	–	311	–	216	1,041	1,211	–	Yes; to amount of share capital.
11	268	57	710	–	2,047	2,108	1,000	–	Yes; on corn and coals only.
12	655	–	1,376	–	448	4,506	1,690	–	No.
13	–	–	–	–	–	–	–	–	
14	1,394	–	1,687	–	241	3,703	51	–	To amount of share in cases of sickness or distress.
15	–	3	1,153	–	475	1,749	200	–	Yes; two days.
16	1,087	21	2,267	–	451	5,717	1,094	–	Yes; weekly.
17	2,540	–	7,900	–	8,116	18,199	2,962	–	Yes; one month on coals.
18	655	1	2,230	–	770	2,901	–	–	Yes; discretionary.
19	4,292	–	–	642	–	6,546	7,680	–	Yes; discretionary.
20	22,098	1,575	30,016	–	14,020	114,739	–	–	Yes; monthly.
21	5,689	636	18,403	–	18,827	37,331	5,962	–	No.
22	–	204	323	–	1,573	10,525	–	–	Yes; one load of coals.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at end of Year.	
	YORKSHIRE—*continued.*			£.	£.	
1,578	Steeton Co-operative, Stores, Steeton, near Leeds	1873	230	5,102	645	1
411	Stocksbridge Band of Hope Industrial Co-operative, Stores, Stocksbridge, near Sheffield.	1860	1,323	37,409	1,931	2
156	Sutton Mill Industrial Co-operative, Sutton Mill, Cross Hills, Leeds.	1861	205	5,303	750	3
1,556	Sutton Mill, Cross Hills, and District Coal, Sutton Mill, near Cross Hills, Leeds.	1872	178	837	17	4
1,994	Thornes Industrial Co-operative, Denby-terrace, Thornes, Wakefield.	1876	429	10,688	1,600	5
1,167	Thornhill Edge Co-operative Industrial, Thornhill Edge, Dewsbury.	1868	259	9,333	761	6
193	Todmorden Industrial and Co-operative, 8, Dale-street, Todmorden.	1846	3,382	124,705	24,604	7
369	Uppermill Industrial Co-operative, Court-street, Uppermill, Manchester.	1860	731	21,580	2,046	8
1,468	Upper Town Provident Co-operative, Upper Town, Oxenhope, near Keighley.	1872	278	8,897	929	9
1,281	Wainstalls and District Industrial Co-operative, Wainstalls, near Halifax.	1869	186	7,224	845	10
974	Wakefield Borough Co-operative, Stores, Horbury-road, Wakefield.	1867	369	9,749	965	11
1,017	Wakefield Industrial, Bank-street, Westgate, Wakefield.	1867	3,035	72,303	11,996	12
765	Whitby Working Men's Co-operative and Industrial, 4, Sandgate, Whitby.	1866	727	11,558	873	13
2,128	Whitby Coffee Can, 88, Church-street, Whitby -	1878	258	1,524	4	14
(*a*)2,038	Wibsey Slack Side Industrial Co-operative, Stores, Mill-street, Slack Side, Wibsey, near Bradford.	1877	–	–	–	15
567	Wilsden Industrial Co-operative, Main-street, Wilsden, near Bingley.	1863	271	8,084	1,159	16
620	Windhill Industrial Co-operative, 34, Westgate, Windhill, Shipley.	1864	3,650	123,578	10,742	17
2,554	Wooldale Industrial and Equitable Co-operative, Town Gate, Wooldale, Hepworth, Huddersfield.	1886	141	3,071	–	18
1,365	Low Wortley Co-operative, Stores, Low Wortley -	1854	527	10,876	1,284	19
171	York Equitable Industrial, 28 and 29, Market-street, York.	1862	739	9,441	557	20

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	213	16	659	–	543	1,210	–	–	No.
2	877	467	8,430	–	12,752	22,817	453	40	Yes; weekly.
3	242	44	617	–	1,311	2,422	–	–	No.
4	67	3	109	–	38	140	–	–	No.
5	579	–	1,293	–	339	3,231	137	–	Yes; one week.
6	294	40	1,291	–	255	1,547	–	–	No.
7	7,702	768	20,732	–	46,769	92,430	371	496	Yes; one month, on coals only.
8	1,393	–	2,665	–	4,738	11,725	–	–	Yes; in coal department, three months; other departments, seven days.
9	278	95	894	–	281	2,208	–	–	No.
10	364	14	859	–	277	2,561	–	–	Yes; 50 *l.*
11	471	–	1,358	–	185	2,340	–	–	Yes; one week's goods.
12	5,155	117	8,587	–	1,437	26,628	630	–	No.
13	678	–	1,027	–	257	3,005	–	–	No.
14	459	–	78	–	–	2,000	700	–	No.
15	–	–	–	–	–	–	–	–	
16	420	23	1,067	–	367	2,522	–	–	Yes; to extent of two-thirds of share.
17	5,553	381	16,264	–	33,997	42,032	2,695	–	Yes; on coals only.
18	143	–	–	–	20	416	696	–	No.
19	613	17	1,370	–	2,280	3,593	68	–	Yes; not to exceed share capital.
20	529	9	810	–	300	1,445	1,500	–	Yes; one week's limit.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	WALES.			£.	£.	
	CARNARVONSHIRE:					
2,264	New York Co-operative, Stores, Penmaenmawr	1881	131	3,045	252	1
2.763	Dyffryn Nantlle Co-operative, Penygroes, R.S.O.	1889	186	587	188	2
2,219	Portnant Co-operative Industrial and Provident, Portnant, Pwllheli.	1880	31	874	185	3
	DENBIGHSHIRE:					
1,417	Brymbo Temperance Industrial Co-operative, Brymbo, near Wrexham.	1874	226	2,794	281	4
2,543	Rhos Co-operative, Market-street, Rhos, Ruabon	1886	69	2,154	239	5
	FLINTSHIRE:					
2,752	Buckley Co-operative, Main-street, Buckley -	1889	54	770	161	6
2,758	Ewloe-place Co-operative, Ewloe-place, Brickley, Chester.	1889	55	1,039	258	7
2,443	Pant-y-Fownog Co-operative, Liverpool House, Mynydd Iva.	1885	58	2,323	228	8
	GLAMORGANSHIRE:					
752	Gwawyr y Gweithwyr Industrial Co-operative, 1A, John-street, Abercwmboye, Aberdare.	1864	463	22,849	6,598	9
1,273	Aberdare Workmen's Industrial Co-operative, 4, Cardiff-street, Aberdare.	1869	321	6,861	2,587	10
2,675	Aberdare and District Co-operative, 44, Dean-street, Aberdare.	1888	114	3,096	1,078	11
1,963	Alltwen and Neighbourhood Industrial Co-operative, Mount Pleasant, Alltwen, Pontardawe.	1876	292	9,011	741	12
801	Bryn Colliery Co-operative Industrial and Provident, Bryn Colliery, Cwm Avon, Port Talbot.	1866	47	1,106	75	13
2,488	Cathays Co-operative Industrial, 117, Woodville road, Cardiff.	1885	350	6,885	750	14
2,501	Cardiff Co-operative Industrial, 111 and 112, Clayton-street, Cardiff.	1885	214	4,320	677	15
2,318	Clydach Vale Industrial Co-operative, 12 and 13, Marian-street, Clydach Vale.	1882	235	9,194	2,333	16
577	Pantdu Co-operative Provident and Industrial, 13, Jersey-row, Cwm Avon.	1864	81	3,121	280	17
802	Cwm Avon Co-operative Industrial and Provident, Tyr Owen Row, Cwm Avon.	1866	15	130	39	18
587	Cwmbach, Aberaman, and Cwmaman Industrial Co-operative, 1, Bridge-road, Cwmbach.	1859	1,518	80,493	13,482	19
2,740	Cwmbroyla Co-operative, 11, Stepney-street, Cwmbroyla, Swansea.	1889	67	1,439	132	20

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	138	–	236	–	72	150	120	–	No.
2	36	–	–	32	18	105	293	–	No.
3	96	–	76	–	–	202	–	–	No.
4	232	–	142	–	141	622	383	–	Yes ; fortnightly.
5	209	2	105	–	38	258	25	–	No.
6	42	–	60	–	–	121	5	–	No.
7	57	–	103	–	–	176	166	–	Yes ; weekly.
8	–	–	285	–	–	166	–	–	Yes; three-fourths of share capital.
9	1,580	248	3,394	–	6	7,961	–	–	Yes; no limit.
10	524	–	824	–	267	3,115	–	–	No.
11	132	–	434	–	–	503	–	–	According to rules.
12	842	10	621	–	581	799	–	–	Yes; by consent of committee.
13	39	–	154	–	–	97	31	–	Yes; 10 s. below amount of share.
14	777	9	247	–	69	648	–	–	No.
15	389	3	212	–	98	590	–	1	No.
16	406	–	1,048	–	–	2,377	414	–	No.
17	100	–	759	–	50	469	–	–	Yes; half of share.
18	11	–	8	–	–	64	–	–	Yes ; to amount of share.
19	9,410	1,615	12,460	–	1,571	36,678	–	–	Yes; three-fourths of share.
20	119	–	33	–	7	210	–	–	No.

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at end of Year.	
	GLAMORGANSHIRE—*continued.*			£.	£.	
2,233	Ferndale Industrial Co-operative, 63, High-street, Ferndale, Ystradyfodwg.	1880	890	42,679	5,386	1
2,525	Nantymoel Industrial Co-operative Stores, Dinain-street, Nantymoel, near Bridgend.	1885	149	5,686	802	2
(*a*)2,595	Penarth and District Co-operative Industrial, 26, Maughan-street, Penarth.	1887	–	–	–	3
2,529	Penrhiwceiber Industrial Co-operative, 27, Rheola-street, Penrhiwceiber.	1886	183	4,432	998	4
456	Pontrhydyfen Co-operative Industrial Provident, Pontrhydyfen, Taibach.	1863	74	2,741	–	5
2,724	Porth and District Workmen's Co-operative, 61, Hannah-street, Porth.	1889	90	3,373	427	6
2,754	Thomas Griffiths & Co., Porth Co-operative, 60, Hannah-street, Porth.	1888	300	7,619	1,422	7
1,873	Resolven Industrial Co-operative, 1 and 2, Lyons-row, Resolven, Neath.	1873	15	1,398	–	8
2,654	Abertawe Industrial Co-operative, 52, Waterloo-street, Swansea.	1888	203	2,877	454	9
2,627	Tonypandy Industrial Co-operative, 98, Dunraven-street, Tonypandy.	1887	306	17,102	2,865	10
2,779	Too Industrial and Co-operative, 2, Church-street, Too Pentie, Pontypridd.	1889	163	2,886	781	11
944	Trecynon and Cwmdare Industrial Co-operative, 14, Llewelyn-street, Trecynon.	1867	390	16,321	1,889	12
1,192	Treorky Workmen's Industrial Co-operative, 126, Bute-street, Treorky, Pontypridd.	1868	563	25,613	5,475	13
2,743	Yryshir and Watts Town, 33, Yryshir-road -	1888	120	3,516	712	14
659	Ystradyfodwg Co-operative and Industrial Stores, Ystrad-road, Ystrad-Rhondda.	1864	112	4,012	533	15
	MERIONETHSHIRE :					
1,645	Blaenaw Festiniog Central Co-operative and Industrial, 20 and 21, Church-street, Festiniog.	1873	1,042	13,489	2,285	16
	MONTGOMERYSHIRE :					
*2,709	Llanidloes Co-operative, Hafreu-street, Lanidloes.	1888	111	1,789	280	17
1,943	Newtown Co-operative, Market-street, Newtown	1876	360	5,476	1,194	18
	PEMBROKESHIRE :					
2,698	Pembroke Dock Co-operative, 33, Pembroke-street, Pembroke Dock.	1888	334	6,057	684	19

(*a*) No Return has been received for the year 1889.

	Trade Charges.	Interest and Profit on Investments	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit,	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,811	47	7,047	-	3,000	11,153	-	-	No.
2	203	-	874	-	-	1,226	-		No.
3	-	-	-	-		-	-	-	
4	299	-	437	-	-	767	-	-	Yes; 25*s.* above share capital.
5	-	-	121	-	5	480	71	-	Yes; 1 *l.* 10 *s.*
6	286	-	236	-	-	-	393	-	Yes; to extent of share.
7	352	-	1,087	-	-	1,634	-	-	Yes; three-fifths of share capital.
8	-	-	41	-	-	54	55	-	Yes; 15*s.* to every 1 *l.* share.
9	70	-	135	-	39	280	-	-	No.
10	916	-	2,114	-	-	2,138	-	-	No.
11	204	-	271	-	-	747	300	-	No.
12	584	-	1,465	-	-	3.548	-	-	Yes; to amount of share capital.
13	-	-	3,388	-	-	7,428	754	-	Yes; to extent of three-fourths of share or shares.
14	43	-	340	-	-	559	171	-	Yes; two-thirds of share.
15	325	-	263	-	-	907	350	-	Yes; to extent of share.
16	1,223	17	594	-	370	4,245	919	-	Yes; monthly.
17	128	1	133	-	14	254	-	-	No.
18	340	-	659	-	422	3,472	47	-	No.
19	454	1	562	-	67	838	20	14	No.

The following SOCIETIES were

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	KENT :			£.	£.	
(a)2,593	Bexley Heath Co-operative, Claud Cottage, Lion Church, Bexley Heath.	1887	–	–	–	1
(a)2,456	Bromley Co-operative Builders, 4, Ravensbourne-road, Bromley.	1885	–	–	–	2
2,738	Dartford Industrial Co-operative, 13, Spital-street, Dartford.	1888	132	594	173	3
(a)2,475	Folkestone Trading Bank, 28, Rendezvous-street, Folkestone.	1885	–	–	–	4
(a)2,463	Maidstone and Mid-Kent Trading Bank, Earl-street, Maidstone.	1885	–	–	–	5
(a)2,751	Woolwich Builders, 18, Leffler-road, Plumstead	1889	–	–	–	6
(a)2,481	Pratts Bottom Industrial and Provident, 4, Prospect Cottages, Pratts Bottom.	1885	–	–	–	7
	MIDDLESEX :					
(a)2,580	Needlewoman's Co-operative Association, 2, Carteret-street, Westminster.	1887	–	–	–	8
(a)2,585	Tin, Iron, and Zinc Plate Workers' Productive, 45, St. Paul-street, New North-road, Islington.	1887	*–	–	–	9
(a)2,611	Dudding Hill Co-operative, Hamilton Hall, Church End, Willesden.	1887	–	–	–	10
(a)2,622	Holborn Liberal and Radical Club Association, 3, Devonshire-street, W.C.	1887	–	–	–	11
(a)2,644	Butler Industrial Co-operative, 2, Wood-street, Latimer-road, W.	1888	–	–	–	12
2,671	London Watch Manufacturing Co-operative, 57, Myddelton-street, Clerkenwell, E.C.	1888	58	147	9	13
(a)2,687	People's Co-operative Industrial Bank; address not known, 1890.		–	–	–	14
(a)2,719	Cigar Makers Co-operative, 28, Commercial-street, E.	1888	–	–	–	15
(a)2,734	Saint Pancras Co-operative, St. Pancras Mission House, Sandwich-street, W.C.	1888	–	–	–	16
2,744	Metropolitan Co-operative Builders, 60, Finsbury Pavement, E.C.	1889	12	–	–	17
(a)2,747	Wholesale and Retail Cheap Kosher Meat and Poultry, &c., Supply Association; address not known, 1890.	1889	–	–	–	18
(a)2,749	Productive Co-operative Cabinet Makers' University Club, 17, Victoria Park-square, E.	1889	–	–	–	19
(a)2,762	Central Finsbury Radical Club Association, St. John's Hall, 47, Corporation-row, Clerkenwell, E.C.	1889	–	–	–	20
(a)2.765	Labour Press, 28, Gray's-Inn-road, W.C. - -	1889	–	–	–	21
(a)2,766	Working Men's Club and Institute Union, 150, Holborn, E.C.	1889	–	–	–	22
(a)2,768	London Coal Supply Association, 8, Mare-street, Hackney, E.	1889	–	–	–	23

(a) No Return has been received for the year 1889.
* No business done since 1888.

omitted in their proper Places.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	–	
2	–	–	–	–	–	–	–	–	
3	49	1	16	–	1	137	–	–	No.
4	–	–	–	–	–	–	–	–	
5	–	–	–	–	–	–	–	–	
6	–	–	–	–	–	–	–	–	
7	–	–	–	–	–	–	–	–	
8	–	–	–	–	–	–	–	–	
9	–	–	–	–	–	–	–	–	
10	–	–	–	–	–	–	–	–	
11	–	–	–	–	–	–	–	–	
12	–	–	–	–	–	–	–	–	
13	26	–	–	20	–	50	–	–	No.
14	–	–	–	–	–	–	–	–	
15	–	–	–	–	–	–	–	–	
16	–	–	–	–	–	–	–	–	
17	13	–	–	4	–	7	–	–	No.
18	–	–	–	–	–	–	–	–	
19	–	–	–	–	–	–	–	–	
20	–	–	–	–	–	–	–	–	
21	–	–	–	–	–	–	–	–	
22	–	–	–	–	–	–	–	–	
23	–	–	–	–	–	–	–	–	

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	MIDDLESEX—*continued.*			£.	£.	
(*a*)2,773	Hibernia Co-operative Supply Association, 37, Lisson St., Lisson Grove, N.W.	1889	–	–	–	1
(*a*)2,775	West Green Co-operative, 7, Belmont-terrace, West Green-road, Tottenham.	1899	–	–	–	2
* 2,787	Enfield Town Industrial Co-operative, Southbury-road, Enfield.	1889	* –	–	–	3
2,788	University Club Co-operative, Boot and Shoe Manufacturing, 17, Victoria Park-square, E.	1889	447	132	248	4
2,732	Wood Green Industrial Co-operative, 2, Lymington-avenue, Noel Park, N.	1888	265	2,505	287	5
	MONMOUTHSHIRE :					
(*a*)2,764	Blaenavon Industrial and Provident, The Stores, King-street, Blaenavon.	1889	–	–	–	6
2,720	New Tredegar Industrial Co-operative, New Tredegar.	1888	135	6,146	604	7
	NORTHAMPTONSHIRE :					
(*a*)2,772	Burton Latimer Boot and Shoe Productive, J. B. Nutt's Office, Burton Latimer, Kettering.	1889	–	–	–	8
(*a*)2,708	Northampton Boot and Shoe Co-operative, 62, St. Edmunds-street, Northampton.	1888	–	–	–	9
(*a*)2,639	Walgrave Productive, Walgrave, Northampton	1887	–	–	–	10
(*a*)2,695	United Boot and Shoe Makers' Association, Granville Hotel, Wellingborough.	1888	–	–	–	11
	STAFFORDSHIRE :					
(*a*)2,624	Cradley Heath and District Chain Manufacturing, 25, Upper High-street, Cradley Heath.	1887	–	–	–	12
(*a*)2,638	Soho Co-operative, 19, High Park-road, Smethwick.	1887	–	–	–	13
	SURREY :					
2,476	Southwark Equitable Co-operative, 146, Southwark Bridge-road, S.E.	1885	7	1,242	45	14
(*a*)2,477	Clapham Junction and District Co-operative, 114, Northcote-road, Wandsworth Common, S.W.	1885	–	–	–	15
(*a*)2,614	County Trading, 10, Wiltshire-road, Brixton, S.W.	1887	–	–	–	16
(*a*)2,717	Godalming Co-operative Stores, Godalming -	1888		–	–	17
(*a*)2,740	South East London Co-operative Baking, 131, Woodpecker-road, New Cross, S.E.	1889	–	–	–	18
	WORCESTERSHIRE :					
2,689	Bromsgrove Nailforgers' Industrial and Provident, back of 77, High-street, Bromsgrove.	1888	179	160	75	19
(*a*)2,474	Dudley Co-operative, Productive Co-operative Bedstead aad Galvinising Works, Queen Cross, Dudley.	1885	–	–	–	20

(*a*) No Return has been received for the year 1889.

* Only commenced business November 14th 1889, so cannot make Return.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	–	
2	–	–	–	–	–	–	–	–	
3	–	–	–	–	–	–	–	–	
4	34	–	–	29	–	351	–	–	No.
5	230	–	124	–	19	295	20	3	No.
6	–	–	–	–	–	–	–	–	
7	381	–	14	–		753	–	–	Yes.
8	–	–	–	–	–	–	–	–	
9	–	–	–	–	–	–	–	–	
10	–	–	–	–	–	–	–	–	
11	–	–	–	–	–	–	–	–	
12	–	–	–	–	–	–	–	–	
13	–	–	–		–	–	–	–	
14	35	–	18	–	7	25	30	–	No.
15	–	–	–	–	–	–	–	–	
16	–	–	–	–	–	–	–	–	
17	–	–	–	–	–	–	–	–	
18	–	–	–	–	–	–	–	–	
19	37	–	11	–	–	153	33	–	No.
20	–	–	–	–	–	–	–	–	

LAND AND BUILDING SOCIETIES Registered under

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
	ENGLAND.			£.	
	DERBYSHIRE:				
2,612	Alfreton Freehold Land, 51, High-street, Alfreton	1887	24	–	1
2,087	South Normanton and District Permanent Land Investment, Mr. Charles Tomlinson, South Normanton, near Alfreton.	1874	47	134	2
2,014	Pinxton Land, 2, Victoria-terrace, Pinxton, Alfreton.	1876	27	72	3
2,034	Somercotes and District Permanent Land Investment, 1, Seely-terrace, Somercotes, Alfreton.	1876	164	905	4
	DEVONSHIRE:				
2,196	Topsham Provident Building and Land, Town Hall, Fore-street, Topsham.	1880	33	527	5
	HAMPSHIRE:				
2,152	Boscombe Conservative Co-operative Land and Building, 8, Albert Colonnade, Bournemouth.	1879	144	9,569	6
2,298	Bournemouth Land, Observer Chambers, Bournemouth.	1882	52	4,022	7
2,409	Portsmouth Secular and Radical Hall Building, Wellington Hall, Wellington-street, Southsea.	1884	103	58	8
1,879	South of England Industrial and Provident Land, Christchurch-street, Ringwood.	1875	26	189	9
2,801	County of Hants Land and Building, 2, High-street, Southampton.	1889	20	–	10
	HEREFORD:				
2,512	Leominster Permanent Mutual Benefit Building and Freehold Land, 5, Corn-square, Leominster.	1886	45	945	11
	KENT:				
2,192	Woolwich Industrial Co-operative Building, 8, Spray's-street, Woolwich.	1880	175	1,490	12
	LANCASHIRE:				
1,461	Barrow Co-operative Building and Land, 8, Paradise-street, Barrow-in-Furness.	1872	213	113	13
1,492	Blackley and Harpurhey Land and Building, Market-street, Blackley, Manchester.	1872	98	506	14
1,765	Borough Land and Building, 12, Nicholas-street, Burnley.	1874	1,173	34,596	15
2,570	Glodwick Reform Club Land and Building, 2, Hartshead-street, Glodwick, Oldham.	1886	70	84	16
1,458	Mutual Industrial and Provident Land and Building, 97, Old Road, Middleton, Manchester.	1871	12	367	17

the INDUSTRIAL and PROVIDENT SOCIETIES ACT, 1878.

	Total Land and Buildings.	Total Management.	Share Capital.	Total Debts.	Balance on Year's Transaction.		Total Land and Mortgages.	Total other Assets.
					Total Profit.	Balance of Loss.		
	£.	£.	£.	£.	£.	£.	£.	£.
1	319	45	176	200	–	–	354	42
2	–	24	–	450	2,066	–	747	1,769
3	40	11	–	587	90	–	661	16
4	–	664	3,966	400	287	–	3,250	1,403
5	–	7	509	–	–	439	–	70
6	5,866	1,865	12,083	26,040	3,774	–	32,127	9,769
7	–	229	5,095	16	4,522	–	9,425	207
8	–	35	334	295	12	–	639	2
9	–	58	2,056	215	654	–	2,920	5
10	–	–	11	–	1	–	–	12
11	1,121	26	–	1,209	446	–	945	710
12	3,217	96	6,403	6,760	287	–	12,702	748
13	–	41	4,039	1,653	–	1,777	3,888	27
14	–	70	3,085	860	–	922	2,358	665
15	165	722	54,926	79,151	3,041	–	136,568	550
16	26	18	359	410	32	–	765	35
17	516	120	2,100	2,798	73	–	4,913	58

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Total Trade Receipts	
	LANCASHIRE—*continued.*			£.	
1,509	Middleton and Tonge Liberal Club Land and Building, Long-street, Middleton.	1872	460	3,618	1
1,623	Middleton and Tonge Co-operative Land and Building, Long street, Middleton.	1873	125	189	2
2,387	Freehold Liberal Club Land and Building, Liberal Club, 41, Gloucester-street, Werneth, Oldham.	1884	21	63	3
2,441	Werneth Reform Club Land and Building, Vernon-street, Werneth, Oldham.	1885	55	32	4
(*a*)2,462	St. Mary's Liberal Club Land and Building, 10, Ratcliffe-street, Oldham.	1885	–	–	5
2,097	Ulverston and District Equitable Land and Building, County-square, Ulverston.	1878	180	842	6
	LEICESTERSHIRE:				
2,172	Ansty Working Men's Club Land, Working Men's Club, Ansty.	1880	41	–	7
2,683	Forest Gate Land, Secretary's residence, St. Mary's-street, Anstey.	1887	121	–	8
2,702	Barwell Benefit Land, Three Crowns Inn, Barwell, near Hinckley.	1888	30	–	9
2,706	Belgrave Industrial Provident Freehold Land, National School, Belgrave.	1888	60	1	10
2,440	New Fleckney Land, Mission Hall, Fleckney -	1884	20	58	11
2,001	Great Glen Industrial and Provident Land, Odd Fellows Club Room, Great Glen.	1876	8	101	12
2,812	Kibworth Industrial and Provident Freehold Land, Main-street, Kibworth Beauchamp.	1873	125	–	13
2,124	Kirby Muxloe Industrial and Provident Freehold Land, School, Kirby Muxloe.	1878	30	–	14
1,948	Leicester Co-operative Land and Building, 4, Union-street, Leicester.	1876	132	188	15
2,079	St. Margaret's Provident and Industrial Freehold Land, St. Margaret's Schoolroom, Church Gate, Leicester.	1877	39	–	16
2,093	North St. Margaret's Industrial and Provident Freehold Land, St. Margaret's Schoolroom, Churchgate, Leicester.	1877	90	13	17
2,155	East Leicester Industrial and Provident Freehold Allotment, St. Margaret's Schoolroom, Leicester.	1879	50	–	18
(*a*)2,174	East Leicester Perseverance Freehold Land, 6, Lyston-street, Leicester.	1878	–	–	19
2,737	Humberstone Road Freehold Land, Rutland Coffee House, Leicester.	1888	47	24	20
(*a*)2,036	Market Harborough Liberal Industrial and Provident Freehold Land, High-street, Market Harborough.	1876	–	–	21
1,846	Ratby Industrial and Provident Freehold Land, Board School, Ratby.	1874	11	33	22

(*a*) No Return has been received for the year 1889.

	Total Land and Buildings.	Total Management.	Share Capital.	Total Debts.	Balance on Year's Transaction.		Total Land and Mortgages.	Total other Assets.
					Total Profit.	Balance of Loss.		
	£.	£.	£.	£.	£.	£.	£.	£.
1	–	110	12,067	10,128	733	–	20,969	1,958
2	–	50	1,695	2,920	50	–	4,556	65
3	–	15	290	550	13	–	796	57
4	–	13	169	435	1	–	382	55
5	–	–	–	–	–	–	–	–
6	–	47	–	10,383	310	–	10,751	385
7	–	8	–	–	–	–	–	–
8	–	8	–	–	–	–	–	–
9	121	7	–	–	–	–	–	–
10	–	5	–	2,611	–	2,079	–	532
11	–	11	–	–	–	–	–	–
12	–	5	–	–	–	–	–	93
13	–	3	–	–	–	–	–	–
14	–	12	1,488	739	–	–	800	84
15	127	20	744	956	–	350	1,367	6
16	–	13	–	739	–	–	2,177	50
17	–	105	4,878	307	–	–	4,935	250
18	–	8	3,018	9	–	108	2,866	53
19	–	–	–	–	–	–	–	–
20	–	130	1,110	2,000	–	–	3,110	–
21	–	–	–	–	–	–	–	–
22	–	2	–	133	4	–	127	9

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
	LINCOLNSHIRE:			£.	
2,151	Mount Bridge, Boston, and Skirbeck Land, 40, Market-place, Boston.	1879	35	–	1
(*a*)1,469	Lincoln Land and Building, Stores, Silver-street, Lincoln.	1872	–	–	2
	MIDDLESEX:				
2,061	Edmonton Freehold Land, 163, Upper Fore-street, Edmonton.	1877	397	2,583	3
(*a*)2,400	Middlesex Mutual Land and Building, 30, Theobald's-road, W.C.	1884	–	–	4
2,433	Bryanston Club Building Association, Broadley-terrace, Lisson-grove, W.	1884	158	410	5
2,473	Equitable Land and Investment Association, 27, Paddington-green.	1885	10	3,001	6
(*a*)2,604	Bruno Club and Institute Building, 61, St. Ervan's-road, North Kensington.	1887	–	–	7
(*a*)2,750	Tottenham Freehold Land, 7, West Green-road, Tottenham.	1889	–	–	8
	NORTHAMPTONSHIRE:				
(*a*)2,299	Desborough Freehold Land and Building, Station-road, Desborough.	1882	–	–	9
2,566	Middleton - Cheney Co-operative, Middleton - Cheney of the Banbury Co-operative Society, Middleton.	1886	24	76	10
2,703	Northampton Conservative Freehold Land, 41, Abington-street, Northampton.	1888	154	–	11
2.431	Rushden and District Freehold Land, Coffee Tavern, High-street, Rushden.	1885	12	162	12
2,379	Wellingborough Permanent Allotment Association, Allotment House, Wellingborough.	1883	279	433	13
	NOTTINGHAMSHIRE:				
2,283	Burton Joyce Co-operative Land and Building, Working Men's Institute, Burton Joyce.	1882	157	968	14
(*a*)2,362	Woodborough Co-operative Land and Building, Woodborough.	1884	–	–	15
1,714	Worksop and District Industrial and Provident Land and Building, Town Hall, late Corn Exchange, Worksop.	1873	260		16
	OXFORDSHIRE:				
1,964	Oxford Industrial and Provident Land and Building, 11, George-street, Oxford.	1876	651	8,402	17
	SURREY:				
2,137	Kingston Workmen's Club Building, Fairfield-road, Kingston, S.W.	1878	200	1,156	18
(*a*)2,494	Clement "Penny" Building, Victoria Coffee Tavern, Lower Church-street, Croydon.	1885	–	–	19

(*a*) No Return has been received for the year 1889.

	Total Land and Buildings.	Total Management.	Share Capital.	Total Debts.	Balance on Year's Transaction.		Total Land and Mortgages.	Total other Assets.
					Total Profit.	Balance of Loss.		
	£.	£.	£.	£.	£.	£.	£.	£.
1	-	47	2,515	-	-	-	2,515	-
2	-	-	-	-	-	-	-	-
3	-	809	-	18,577	388	-	18,624	341
4	-	-	-	-	-	-	-	-
5	-	22	1,416	5,115	-	-	6,460	71
6	1,016	153	750	4,778	543	-	5,421	649
7	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-
10	-	20	740	1,309	18	-	1,157	170
11	-	22	1,083	-	10	-	-	1,094
12	-	18	-	350	163	-	-	512
13	320	115		42	110	-	-	130
14	-	81	2,624	1,251	555	-	4,419	11
15	-	-	-	-	-	-	-	-
16	-	29	2,298	9	44	-	1,691	706
17	4,519	305	17,592	1,100	1,428	-	6,991	13,128
18	-	91	5,235	7,313	505	-	7,652	167
19	-	-	-	-	-	-	-	-

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Total Trade Receipts.	
	SUSSEX:			£.	
2,040	Sussex Universal and Equitable Land, 2, Osborne-street, Hove.	1877	40	218	1
	WARWICKSHIRE:				
(*a*)1,489	Coventry Industrial and Provident Land and Building, Provident Dispensary, Coventry.	1872	–	–	2
	YORKSHIRE:				
2,129	Barnsley and District Building and Land, Regent-street, Barnsley.	1879	83	486	3
(*a*)1,696	Newington Land, 24, Parliament-street, Hull -	1875	–	–	4
1,915	Fourth Albion Industrial Land, 2, County Buildings, Hull.	1875	27	3,064	5
1,995	Sixth Albion Industrial and Provident Land, 2, County Buildings, Hull.	1876	47	573	6
2,042	Seventh Albion Industrial and Provident Land, 2, County Buildings, Hull.	1877	37	259	7
2,052	Eighth Albion Industrial and Provident Land, 2, County Buildings, Hull.	1877	33	237	8
2,365	Holderness Industrial and Provident Land, Bank Chambers, 4, Trinity House-lane, Kingston upon-Hull.	1884	2	908	9
2,651	Mill Bank Building, 10, Lumb-lane, Mill Bank, Triangle, near Halifax.	1888	48	47	10
1,497	North Craven Provident and Industrial Land and Building, Mechanics' Institute, Long Preston, Leeds.	1872	241	746	11
2,670	Park Conservative Club Building Association, 23, Duke-street, Park, Sheffield.	1888	67	75	12
1,652	St. Peter's Co-operative Land and Building, 35, Norfolk-street, Sheffield.	1873	33	-	13
	WALES.				
	GLAMORGAN:				
2,492	Swansea and South Wales Land, 4 and 5, Goat-street, Swansea.	1885	7	385	14
2,731	County of Swansea Freehold Land Allotment Club, Waterloo Chambers, Swansea.	1888	10	–	15

(*a*) No Returns have been received for the year 1889.

	Total Land and Buildings.	Total Management.	Share Capital.	Total Debts.	Balance on Year's Transaction.		Total Land and Mortgages.	Total other Assets.
					Total Profit.	Balance of Loss.		
	£.	£.	£.	£.	£.	£.	£.	£.
1	–	111	3,641	1,723	619	–	4,413	1,569
2	–	–	–	–	–	–	–	–
3	–	20	2,151	1,911	99	–	2,905	1,257
4	–	–	–	–	–	–	–	–
5	3,225	27	43	255	239	–	508	29
6	–	38	83	2,567	77	–	2,656	70
7	–	–	55	1,059	–	392	705	17
8	–	–	35	629	–	13	651	1
9	793	377	–	12,238	971	–	12,350	1,154
10	–	2	–	–	–	–	–	–
11	1,350	221	10,614	4,018	514	–	12,119	3,028
12	62	6	545	435	9	–	965	24
13	–	31	1,231	139	338	–	1,089	619
14	300	90	1,252	20,030	–	2,326	18,431	524
15	–	–	–	–	–	–	–	–

SUMMARY.

COUNTY.	Number of Societies making Returns.	Total Number of Members at the End of the Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
ENGLAND:		£.	£.	£.	
BEDFORD - - - - - - -	7	1,433	22,028	3,666	1
BERKS - - - - - - - -	5	3,340	53,520	7,956	2
BUCKINGHAM - - - - -	9	1,548	28,587	4,067	3
CAMBRIDGE - - - - - - -	5	2,103	40,375	4,988	4
CHESTER - - - - - - -	28	25,123	773,489	90,006	5
CORNWALL - - - - - - -	10	1,674	21,215	4,511	6
CUMBERLAND - - - - -	24	16,575	507,826	80,983	7
DERBY - - - - - - - -	41	26,922	609,940	70,905	8
DEVON - - - - - - - -	11	17,863	233,908	30,667	9
DORSET - - - - - - - -	4	618	15,068	3,370	10
DURHAM - - - - - - -	61	81,476	2,790,173	235,654	11
ESSEX - - - - - - - -	17	13,015	315,805	41,067	12
GLOUCESTER - - - - - -	11	8,104	162,907	23,417	13
HANTS - - - - - - - -	4	3,293	52,119	8,768	14
HERTFORD - - - - - - -	9	1,716	29,252	4,442	15
HUNTINGDON - - - - -	3	556	7,369	1,212	16
KENT - - - - - - - -	27	22,110	482,023	63,213	17
LANCASTER - - - - - - -	193	232,546	13,832,033	1,371,012	18
LEICESTER - - - - - - -	31	13,954	281,242	42,275	19
LINCOLN - - - - - - -	10	9,540	217,639	31,229	20
MIDDLESEX - - - - - - -	62	37,071	2,087,269	348,092	21
MONMOUTH - - - - - - -	7	2,011	50,646	8,087	22
NORFOLK - - - - - - -	8	3,053	52,805	7,171	23
NORTHAMPTON - - - - -	46	13,080	303,644	40,230	24
NORTHUMBERLAND - - - -	42	29,677	1,049,612	94,341	25
NOTTINGHAM - - - - -	32	14,567	228,818	32,758	26

SUMMARY.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.
			Profit.	Loss.		Share Capital.	Loan Capital.	
	£.	£.	£.	£.	£.	£.	£.	£.
1	1,870	–	1,649	–	715	5,001	429	13
2	5,449	406	3,540	5	5,039	31,892	660	64
3	2,311	21	2,807	–	645	6,826	2,174	18
4	4,004	262	3,059	–	2,460	13,563	1,226	31
5	42,670	2,664	101,188	27	195,055	343,458	31,382	533
6	1,594	9	1,280	52	429	4,824	684	3
7	32,393	422	52,614	–	27,258	185,451	9,454	92
8	35,906	2,106	69,586	81	125,235	262,153	13,291	790
9	15,522	743	27,003	–	44,061	92,267	5,243	566
10	1,479	41	639	29	322	4,135	1,060	–
11	151,253	10,012	412,209	–	294,942	773,654	44,205	705
12	29,940	1,259	28,584	–	33,634	119,679	8,209	316
13	15,051	130	16,822	–	24,143	79,556	2,021	136
14	4,820	112	1,948	–	2,692	14,921	3,836	41
15	2,659	48	1,533	1	3,476	11,987	483	7
16	615	–	606	–	91	1,785	582	1
17	47,441	957	45,337	834	47,210	178,068	17,151	621
18	553,803	48,058	979,004	5,590	2,495,856	3,792,205	1,136,226	13,957
19	24,442	1,284	21,599	12	34,029	113,447	18,273	217
20	17,147	785	16,769	–	24,172	87,776	23,139	193
21	214,203	6,001	61,686	1,033	137,196	469,951	91,333	237
22	3,061	94	4,602	27	2,682	17,755	1,873	20
23	3,991	32	6,478	–	1,563	11,134	743	55
24	19,623	339	25,982	56	41,609	83,339	19,889	103
25	58,599	1,500	148,285	–	141,484	254,813	41,320	286
26	16,082	562	20,169	29	17,067	82,734	12,608	78

COUNTY.	Number of Societies making Returns.	Total Number of Members at the End of the Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
ENGLAND—*continued.*			£.	£.	
OXFORD	6	4,242	113,349	18,416	1
SALOP	5	482	11,665	1,809	2
SOMERSET	12	4,719	83,037	13,386	3
STAFFORD	20	4,630	109,328	14,719	4
SUFFOLK	11	4,972	97,402	16,576	5
SURREY	26	6,462	117,995	10,684	6
SUSSEX	9	2,606	36,902	6,679	7
WARWICK	28	10,043	212,867	35,947	8
WESTMORELAND	10	2,526	59,506	8,007	9
WILTS	7	1,933	26,753	3,949	10
WORCESTER	14	8,054	163,551	24,627	11
YORK	199	209,671	6,128,606	720,848	12
TOTAL ENGLAND (including pages 96—99)	1,062	844,543	31,421,199	3,531,175	13
(118 Societies made no Returns.) (560 Societies give credit.) (491 Societies do not give credit.)					
WALES:					
CARNARVON	3	348	4,506	625	14
DENBIGH	2	295	4,948	520	15
FLINT	3	167	4,132	647	16
GLAMORGAN	26	7,275	288,760	50,516	17
MERIONETH	1	1,042	13,489	2,285	18
MONTGOMERY	2	471	7,265	1,474	19
PEMBROKE	1	334	6,057	684	20
TOTAL WALES	38	9,932	329,157	56,751	21
(1 Society made no Return.) (20 Societies give credit.) (18 Societies do not give credit.)					
TOTAL ENGLAND	1,062	844,543	31,421,199	3,531,175	22
TOTAL ENGLAND AND WALES	1,100	854,475	31,750,356	3,587,926	23
(119 Societies made no Returns.) (580 Societies give credit.) (509 Societies do not give credit.)	Number of Societies making Returns.	Number of Members.	Trade Receipts.	Land and Buildings.	
Land Societies	61	7,083	82,928	23,103	24
(12 Societies made no Returns.)					

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transaction.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.
			Profit.	Loss.		Share Capital.	Loan Capital.	
	£.	£.	£.	£.	£.	£.	£.	£.
1	9,752	46	7,860	–	11,725	47,854	4,990	151
2	663	51	645	–	777	2,650	–	–
3	4,977	104	8,603	4	8,254	21,602	314	25
4	7,359	117	8,786	74	4,298	24,322	4,278	84
5	9,218	44	8,376	–	6,065	34,465	4,188	159
6	11,984	237	4,574	667	7,463	32,098	8,659	174
7	4,105	4	1,945	1	1,448	15,471	1,905	54
8	16,222	382	17,165	510	17,778	57,613	26,386	169
9	3,427	77	3,692	–	2,153	16,231	1,248	–
10	1,725	38	2,498	–	562	9,325	1,743	1
11	10,752	193	15,479	84	13,373	43,334	6,903	22
12	366,565	30,064	736,291	1,904	1,129,340	2,554,845	152,189	3,388
13	1,753,482	109,205	2,871,075	11,073	4,906,328	9,903,955	1,700,380	23,318
14	270	–	312	32	90	457	413	–
15	441	2	247	–	179	880	408	–
16	99	–	448	–	–	463	171	–
17	19,422	1,932	38,013	–	5,693	84,432	2,539	1
18	1,223	17	594	–	370	4,245	919	–
19	468	1	792	–	436	3,726	47	–
20	454	1	562	–	67	838	20	14
21	22,377	1,953	40,968	32	6,835	95,041	4,517	15
22	1,753,482	109,205	2,871,075	11,073	4,906,328	9,903,955	1,700,380	23,318
23	1,775,859	111,158	2,912,043	11,105	4,913,163	9,998,996	1,704,897	23,333
	Management.	Share Capital.	Total Debts.	Balance on Year's Transactions.		Value of Land and Mortgages.	Other Assets.	
				Profit.	Loss.			
24	7,238	174,504	237,802	23,026	8,406	376,820	44,956	

LIST of NEW INDUSTRIAL and PROVIDENT SOCIETIES in *England* and *Wales* REGISTERED during the Year 1889.

NAME OF SOCIETY.

Aberysychan British and Talywain Industrial Co-operative Society, Limited, Store, Old Lion Shop, Abersychan, Pontypool.

African Research and General Merchandize Venture, Limited, 17, Great Winchester-street, E.C.

Aylesbury Co-operative Society, Limited, Stores, Aylesbury, Bucks.

Battersea Co-operative Manufacturing and Inventions Society, Limited, 115 and 117, Cannon-street, E.C.

Blakesley Co-operative Society, Limited, 2, High-street, Blakesley, Towcester.

Blaenavon Industrial and Provident Society, Limited, The Stores, King-street, Blaenavon.

Bowes Park Co-operative Society, Limited, Co-operative Stores, Bowes Park.

Bradford Warehousemen's Society, Limited, 34, Chapel-street, Bradford, Yorks.

Bristol Co-operative Boot and Shoe Manufacturing Society, Limited, 301, Newfounland-road, Bristol, Gloucester.

Bristol Pioneers' Boot and Shoe Productive Society, Limited, 111, Twinnell-road, Easton-road, Bristol.

Buckley Co-operative Society, Limited, Main-street, Buckley, Chester.

Burnopfield District Co-operative Society, Limited, Burnopfield, Co. Durham, Newcastle-on-Tyne.

Burneside Co-operative Society, Limited, Stores, Burneside, Kendal, Westmorland.

Burton Latimer Boot and Shoe Productive Society, Limited, J. B. Nutt's Office Burton Latimer, Kettering.

Canterbury and District Co-operative Society, Limited, Co-operative Store, Canterbury.

Central Finsbury Radical Club Association, Limited, St. John's Hall, 47, Corporation-row, Clerkenwell, E.C.

Central Stores, Limited, 126 and 128, Deansgate, Manchester.

Clay's Loan Society, Limited, Munday Arms Inn, Ilkeston.

Cliffe-at-Hoo Club Association, Limited, Cliffe-at-Hoo, Rochester.

Clown Co-operative Society, Limited, Stores, Clown, Chesterfield.

Coleford Equitable Co-operative Society, Limited, Gloucester-road, Coleford Forest of Dean.

Co-operative Bass Dressers, Limited, 31, Sherwood-street, Bow, E.

NAME OF SOCIETY.

Co-operative Mantle Makers' Society, Limited, 4, New Buildings, Tenter-street, Goodman's Fields, E.C.

Co-operative Union, Limited, 14, City Buildings, Corporation-street, Manchester, Lancs.

County of Hants Land and Building Society, Limited, 2, High-street, Southampton.

Cwmbwrla Co-operative Society, Limited, 11, Stepney-street, Cwmbwrla, Swansea.

Dyffryn Nantlle Co-operative Society, Limited, Store, Pen-y-groes, Llandebie, R.S.O., Carmarthenshire.

Eastbourne Industrial Co-operative Society, Limited, 6, Junction-road, Eastbourne.

Edgbaston Hotel Loan Society, Limited, Edgbaston Hotel, 122, Lee Bank-road, Birmingham.

Enfield Town Industrial Co-operative Society, Limited, Co-operative Stores, Enfield Town, Middlesex.

Epsom Co-operative Society, Limited, Co-operative Stores, Epsom.

Excelsior Co-operative Builders and Decorators, Limited, 9, Vicarage-road, Church-road, Camberwell, S.E.

Ewloe Place Co-operative Society, Limited, Ewloe Place, Buckley, Chester.

Garndiffaith Industrial and Provident Society, Limited, Stores, Stanley-road, Garndiffaith, Pontypool.

Glassmakers' Productive Society, Limited, 18, Morgan-street, Canning Town, Essex.

Hibernia Co-operative Supply Association, Limited, 37, Lisson-street, Lisson-grove, N.W.

Hoar Cross Co-operative Society, Limited, Hoar Cross, Burton-on-Trent (Staffordshire).

Ilkeston Co-operative Land Society, Limited, Church Institute, Ilkeston.

Ilkeston Liberal Club Loan Society, Limited, Liberal Club, Ilkeston.

International Stick Manufactory, Limited, 28, Commercial-street, E.

Keswick Industrial Co-operative Society, Limited, Borrowdale-road, Keswick, Cumberland.

Kettering Permanent Allotment Association, Limited, Mill-road, Kettering

Labour Press, Limited, 28, Gray's Inn-road, W.C.

Lichfield Industrial Co-operative Society, Limited, 1, Greenhill, Lichfield.

Liverpool Working Men's Co-operative Society, Limited, 114, West Derby-road, Liverpool.

London Coal Supply Association, Limited, 8, Mare-street, Hackney, E.

Metropolitan Co-operative Builders, Limited, 60, Finsbury-pavement, E.C.

New Moston Co-operative Society, Limited, Slade Bank, Jones-street, New Moston, Manchester.

NAME OF SOCIETY.

Northern Industrial and Provident Co-operative Society, Limited, 164, Elswick-road, Newcastle-on-Tyne.

Northwich Co-operative Society, Limited, 19, 21, and 23, Station-road, Witton, Northwich.

Oak Mount Self-Help Manufacturing Society, Limited, Oak Mount Mill, Wiseman-street, Burnley.

Ordnance Arms Inn Permanent Money Club, Limited, Ordnance Arms Inn, Park-road, Oldham.

Oxford Co-operative House Repairing and Decorating Society, Limited, 40A, Walton-crescent, Oxford.

Pimlico Industrial Co-operative Society, 20, Westmorland-street, Pimlico.

Pontnewynydd and Abersychan Industrial Co-operative Society, Limited, Store, Mill-road, Pontnewynydd, Pontypool, Mon.

Productive Co-operative Cabinet Makers' Society, Limited, 479, Bethnal Green-road, E.

Redditch Industrial Co-operative Society, Limited, 18, Church Green East, Redditch.

Risca and Cross Keys Working Men's Co-operative Industrial Society, Limited, Cross Keys, Newport, Mon.

Rutland Loan Society, Limited, Rutland Hotel, Ilkeston.

St. Ives (Hunts.) Industrial Co-operative Society, Limited, Stores, St. Ives, Hunts.

Sawley Mutual Land Society, Limited, National Schools, Sawley, Derby.

Society of Associated Artistes, Limited, 97, Wimpole-street, W.

South-East London Co-operative Baking Society, Limited, 131, Woodpecker-road, New Cross, S.E.

South Norwood Mutual Loan Society, Limited, 27, Station-road, South Norwood, S.E.

Stowmarket Co-operative Society, Limited, Co-operative Stores, Stowmarket.

Taunton Co-operative and Industrial Society, Limited, 3, Wood-street, Taunton.

Thomas Griffiths and Co., Porth Co-operative Society, Limited, Hannah-street, Porth, Pontypridd.

Twerton Co-operative Society, Limited, The Stores, Twerton-on-Avon, Bath.

Ton Industrial and Co-operative Society, Limited, 2, Church-road, Ton, Ystrad, Glamorganshire.

Tottenham Freehold Land Society, Limited, Oakhurst, Winchelsea-road, Tottenham.

Treharris Workmen's Industrial Co-operative Society, Limited, Coffee Tavern, Treharris, Merthyr Tydfil.

Union Manufacturing Society, Limited, 165, Queen Victoria-street, E.C.

University Club Co-operative Boot and Shoe Manufacturing Society, Limited, 17, Victoria Park-square, Bethnal Green, E., Middlesex.

NAME OF SOCIETY.

West Green Co-operative Society, Limited, 3, High-road, West Green, Tottenham.

Whetstone Co-operative Society, Limited, The Stores, Whetstone, Leicester.

Wholesale and Retail Cheap Kosher Meat and Poultry, &c., Supply Association, Limited, 78, Queen's-road, Bounds Green-road, N.

Wigan and District Equitable Co-operative Society, Limited, 11, Victoria Buildings, King-street, Wigan.

Woolwich Builders, Limited, 18, Leffler-road, Plumstead, Woolwich.

Working Men's Club and Institute Union, Limited, 150, Holborn, E.C.

Yeovil and District Co-operative Society, Limited, 8, Middle-street, Yeovil, Somerset.

Ynyshir and Watt's Town Workmen's Industrial Co-operative Society, Limited, The Stores, Ynyshir-road, Ynyshir, Pontypridd.

LIST of INDUSTRIAL and PROVIDENT SOCIETIES in *England* and *Wales*, the DISSOLUTION of which has been notified to the CHIEF REGISTRAR since the last Return to Parliament.

Date of Registration.		NAME OF SOCIETY.
14 Jan.	1853	Thirsk Provident Corn Mill, The Mill, Millgate, Thirsk, Yorkshire.
4 June	1856	Edgeside Holme Co-operative, Edgeside Holme, Newchurch-in-Rossendale, Lancashire.
16 May	1857	Dukinfield Industrial Co-operative, 88, Astley-street, Dukinfield, Cheshire.
22 Mar.	1861	Peterborough Industrial Co-operative, 152, New England, Peterborough, Northamptonshire.
23 Dec.	1864	Saltaire Industrial Coal, 13, Victoria-road, Saltaire, Shipley, Yorkshire.
7 Feb.	1865	Cynon Industrial and Provident, Mountain Ash, Glamorganshire.
30 Oct.	„	Castle Combe Co-operative Industrial, Castle Combe, Chippenham, Wiltshire.
16 Jan.	1866	Great Billing Industrial and Provident, Great Billing, Northamptonshire.
10 Sept.	„	Bridlington Working Men's Co-operative Industrial and Provident, 12, St. John-street, Bridlington, Yorkshire.
21 Mar.	1868	Belper Co-operative Provident, Bridge-street, Belper, Derbyshire.
1 May	„	Monks Kirby Industrial and Provident, Monks Kirby, Warwick.
16 May	„	Gravel Hole District Co-operative Cutters, Gravel Hole, Thornham, Shaw, near Oldham, Lancashire.
31 Dec.	„	Church Gresley Equitable Co-operative, 5, Co-operative-street, Church Gresley, Derbyshire.
20 May	1870	Morton and Stonebroom Co-operative Industrial, High-street, Stonebroom, Alfreton, Derbyshire.
4 Aug.	1871	Clifford Self-Help Co-operative, Clifford, Yorkshire.
26 June	1873	Snitterfield District Co-operative Industrial and Provident, 2, Brook-street, Snitterfield, Warwickshire.
29 Sept.	1875	Park Avenue Industrial and Provident Land, Hull.
22 June	1876	Co-operative Furnishing, City Buildings, Corporation-street, Manchester, Lancashire.
13 April	1877	Imperial Land and Investment, care of James Woodhouse, Esq., Solicitor, 17, Parliament-street, Hull.
19 Aug.	1878	Cumberland Coal, Crown and Sceptre, Cumberland Market, Regent's Park, N.W.
11 Oct.	„	Rochdale Horse Shoeing, Barron-street, Summer Castle, Rochdale, Lancashire.
27 Nov.	„	Watkin Land, Friendly Societies Hall, Lower Spring-street, Great Grimsby, Lincolnshire.
22 April	1879	Brymbo Institute and Cocoa Room, High-street, Brymbo, Denbigh.
2 July	1880	Wheatley Hill Co-operative, Wheatley Hill, near Trindon Grange, Durham.

Date of Registration.	NAME OF SOCIETY.
15 Oct. 1880	Wardle Conservative Industrial Co-operative, Society's Store, Wardle, Lancashire.
2 Oct. 1882	Carlton and South Notts Co-operative Building and Land, Working Men's Institute, Carlton, Nottinghamshire.
21 Oct. ,,	Milnrow and Newhey Coffee House, 4, Dale-street, Milnrow Lancashire.
15 Aug. 1883	National Provident Co-operative, 37, Walbrook, London, E.C., Middlesex.
23 Jan. 1884	London Portmanteau, Trunk, and Bag Makers' Co-operative Productive, 11 and 12, Regent Buildings, Heddon-street Middlesex.
18 April ,,	Dalston (London) Equitable Co-operative, 69, Woodland-street, Dalston, E., Middlesex.
14 July ,,	Upjohn Bright, 46, Albion-road, Stoke Newington, Middlesex.
27 Sept. ,,	St. Albans Equitable Co-operative, 77, St. Peter's-street, St. Albans, Herts.
3 Nov. ,,	Lutterworth Industrial and Provident Co-operative, The Stores, Town Hall-street, Lutterworth, Leicestershire.
1 April 1885	Ratcliffe Industrial Co-operative, 6, Narrow-street, Ratcliffe, Middlesex.
11 April ,,	Deal and Walmer Trading Bank, Old Post Office, King-street, Middle-street, Deal, Kent.
20 June ,,	Alderton Industrial Co-operative, Thoroughfare, Alderton, Suffolk.
24 June ,,	South Hackney Co-operative, 21, Gainsborough-road, Hackney Wick, Middlesex.
28 Oct. ,,	Clerkenwell Trading Bank, 142, St. John-street-road, Clerkenwell, Middlesex.
6 Jan. 1886	Rushden Boot and Shoe Manufacturing, 2, Rosebery-terrace, Rushden, Northants.
20 May ,,	Camberwell Industrial Co-operative, 61, New Church-road, Camberwell, S.E., Surrey.
27 May ,,	Railway and General Industrial Co-operative, 98, Upper Grange-road, Bermondsey, Surrey.
19 July ,,	Bag Manufacturing Supply Association, 21, M oor-lane, E.C., Middlesex.
15 Sept. ,,	Hitchin Industrial Co-operative, 7, Benslow-terrace, Hitchin, Herts.
2 Oct. ,,	North Western Co-operative Farming, 14, City Buildings, Corporation-street, Manchester, Lancashire.
15 Mar. 1887	Moor End Provident Co-operative, 333, Union-road, Oswaldtwistle, Lancashire.
14 Sept. ,,	Fulham Liberal Club Association, 1A, Shorrolds-road, Walham Green, Middlesex.
8 Dec. ,,	West Newington Industrial, 146, Lorrimore road, Walworth, S.E., Surrey.
17 Jan. 1888	Eccleshall and District Co-operative, The Stores, High-street, Eccleshall, Staffordshire.
10 Oct. ,,	Hygienic Co-operative, 49, Southampton-row, High Holborn, Middlesex.

SUMMARY of RETURNS received after

Register Number.	NAME AND REGISTERED OFFICE OF SOCIETY.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
				£.	£.	
*1,388	Albert Co-operative. Crewe, Cheshire - -	–	–	–	–	1
503	Cainscross and Ebley Co-operative, Cainscross, near Stroud, Glos.	1862	701	15,777	2,460	2
1,796	Cinderford Co-operative and Industrial, Flaxley Meene, Cinderford, Glos.	1874	531	12,570	3,235	3
1,572	Earl Shilton Industrial Co-operative Provident, High-street, Earl Shilton, Leicester.	1872	254	3,875	636	4
1,630	Ratby Co-operative, Ratby, Leicester - -	1873	62	834	129	5
2,414	Bozeat Boot and Shoe Manufactory, Bozeat, Northants.	1884	56	3,693	1,049	6
2,682	New England and District Industrial and Provident, Ada Cottage, Lincoln-road, Peterborough, Northants.	1888	63	–	-	7
1,328	Lambley Industrial and Provident, Lambley, Notts.	1870	25	524	169	8
2,710	Alcester Productive, Eagle Works, Alcester, Warwick.	1888	53	190	131	9
2,334	Ilkley Co-operative, 24, Leeds-road, Ilkley, Yorks.	1883	137	2,632	539	10
2,038	Wibsey Slack Side Industrial Co-operative, Wibsey Slack Side, Yorks.	1877	230	8,633	1,012	11
	TOTAL - - -	–	2,112	48,728	9,360	12
	TOTAL from pages 110 and 111 - - -	–	854,475	31,750,356	3,587,926	13
	TOTAL ENGLAND AND WALES - - -	–	856,587	31,799,084	3,597,286	14

Number of Societies making Returns:

As above - - - - -	10
Total, pages 110 and 111 -	1,100
TOTAL ENGLAND AND WALES -	1,110

* Premises have been closed.

SUMMARY on pages 110 and 111 was in type.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	–	–	–	–	–	–	–	–	
2	1,417	7	1,570	–	687	6,286	1,166	–	Yes; two-thirds of share capital.
3	1,193	1	1,103	–	1,980	3,433	–	–	No.
4	75	–	429	–	–	1,113	1,300	–	No.
5	62	–	57	–	25	128	251	–	Yes; discretionary.
6	95	–	109	–	–	405	360	–	
7	–	–	–	–	–	–	–	–	No.
8	47	–	14	–	–	203	20	–	No.
9	13	–	26	–	–	139	26	–	No.
10	222	5	134	–	100	499	–	–	Yes; on coals, &c.
11	375	44	1,288	–	1,117	2,689	–	–	No.
12	3,499	57	4,730	–	3,909	14,877	3,123	–	
13	1,775,859	111,158	2,912,043	11,105	4,913,163	9,998,996	1,704,897	23,333	
14	1,779,358	111,215	2,916,773	11,105	4,917,072	10,013,873	1,708,020	23,333	

SCOTLAND.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	ABERDEENSHIRE:			£.	£.	
4	Don Co-operative, Port Elphinstone, Inverurie, Kintore.	1876	424	8,445	1,905	1
5	Peterhead Co-operative, 13, Prince-street, Peterhead.	1879	162	2,201	288	2
6	Fraserburgh Co-operative Building and Land, Bank of Scotland Buildings, Fraserburgh.	1879	58	1,014	1,589	3
	ARGYLESHIRE:					
3	Campbeltown Co-operative, 12, Longrow-street, Campbeltown.	1886	147	4,362	515	4
	AYRSHIRE:					
20	Ardrossan Co-operative, 38, Glasgow-street, Ardrossan.	1870	403	11,660	1,110	5
14	Ayrshire United Co-operative Societies Baking Association, St. Andrew-street, Kilmarnock.	1867	8	17,677	2,409	6
16	Beith Co-operative, Main-street, Beith - -	1868	558	15,909	2,186	7
36	Carrick Provident Co-operative, Whitehall-street, Maybole.	1882	214	6,197	725	8
12	Catrine Co-operative, Society's Store, Ford-street, Catrine.	1866	488	11,131	1,822	9
7	Crosshouse Co-operative, Co-operative Hall, Crosshouse, Kilmaurs.	1863	450	10,033	1,500	10
33	Dalmellington Co-operative Working Men's, Church-street, Dalmellington.	1879	182	7,836	1,286	11
30	Dalry Co-operative, Cross, Dalry - - -	1878	265	7,558	389	12
18	Darvel Industrial Co-operative, 8, East Main-street, Darvel.	1840	500	15,145	1,569	13
28	Dreghorn Co-operative, Co-operative-buildings, Dreghorn, Irvine.	1876	290	8,734	812	14
32	Fergushill Co-operative, 5, Fergushill-square, Kilwinning.	1878	159	5,344	481	15
5	Galston Co-operative, Polwarth-street, Galston -	1862	525	23,787	2,576	16
43	Glenbuck Co-operative, Glenbuck - - -	1887	114	3,222	224	17
21	Hurlford Co-operative Association, Mauchline-road, Hurlford.	1871	495	14,452	1,140	18
27	Irvine and Fullarton Co-operative, Society's Store, Waterside, Irvine.	1873	145	3,277	123	19
23	Kilbirnie Co-operative, Main-street, Kilbirnie -	1872	459	16,260	1,971	20
3	Kilmarnock Equitable Co-operative, John Dickie-street, Kilmarnock.	1860	1,928	55,763	10,260	21
35	Kilmarnock Industrial Co-operative, John Finnie-street, Kilmarnock.	1882	684	14,316	957	22

SCOTLAND.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	502	–	953	–	–	2,109	800	–	To amount of shares.
2	184	–	226	–	151	233	–	–	To amount of shares.
3	111	94	47	–	–	1,357	–	–	Nil.
4	244	–	392	–	–	344	300	–	Two-thirds paid-up capital.
5	871	2	1,609	–	–	713	2,493	–	To amount of shares.
6	1,157	553	1,680	–	–	942	12,761	–	Two weeks.
7	862	2	2,185	–	–	1,284	5,756	40	10*s.* less than share capital.
8	272	16	734	–	283	1,892	–	–	To limit of shares.
9	596	549	1,262	–	5,743	8,348	–	16	Nil.
10	523	–	942	–	3,364	6,520	–	23	Groceries, nil; drapery, club system.
11	720	300	749	–	–	492	799	–	Nil.
12	271	22	796	–	37	1,661	24	21	Nil.
13	270	147	1,989	–	375	13,323	3,176	–	Credit on drapery to half amount of stock.
14	289	–	1,037	–	3,002	1,010	4,094	25	Nil.
15	85	–	833	–	–	1,052	13	–	Nil.
16	1,127	–	3,406	–	–	5,131	147	–	Extent of share capital.
17	116	–	497	–	–	283	–	–	Nil.
18	125	–	2,115	–	3,096	3,674	832	–	To 2 *l.*
19	90	–	–	412	367	169	209	–	Nil.
20	554	–	2,240	–	4,529	4,786	908	–	Two-thirds of shares.
21	2,877	3	5,042	–	4,819	27,277	1,220	130	Nil.
22	292	1	1,713	–	–	1,636	–	–	Nil.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
				£.	£.	
	AYRSHIRE—*continued.*					
44	New Cumnock Co-operative, Castle, New Cumnock.	1889	197	3,809	388	1
15	Kilwinning Co-operative, Main-street, Kilwinning	1867	194	6,456	446	2
42	Largs Co-operative, 5, Boyd-street, Largs - -	1886	100	1,861	269	3
6	Mauchline Co-operative, Society's Store, Loudoun-street, Mauchline.	1863	418	9,659	1,880	4
41	Muirkirk Co-operative, Glasgow-road, Muirkirk -	1884	350	9,405	707	5
11	Newmilns Co-operative, Main-street, Newmilns -	1856	722	26,774	3,181	6
40	Patna Co-operative, Patna - - - -	1884	139	6,399	412	7
38	Saltcoats Co-operative, 17, Bradshaw-street, Saltcoats.	1883	72	2,090	243	8
24	Stevenston Co-operative, Society's Store, Main-street, Stevenston.	1872	160	5,094	344	9
9	Troon Co-operative, 27, Portland-street, Troon -	1864	227	5,520	908	10
37	Trabboch Co-operative, Trabboch, Coylton -	1882	112	4,099	326	11
	BANFFSHIRE:					
2	Banff Co-operative Company, 17, Strait Path, Banff.	1868	272	3,630	243	12
1	Strathisla Co-operative, Regent-street, Fife-Keith	1867	425	9,190	1,223	13
	BERWICKSHIRE:					
3	Earlston Co-operative, Market-place, Earlston -	1883	61	1,552	223	14
	BUTESHIRE:					
1	Millport Co-operative, 13½, Cardiff-street, Cumbrae	1874	90	1,766	232	15
	CAITHNESS-SHIRE:					
1	Thurso Industrial Co-operative, Princes-street, Thurso.	1866	976	13,324	2,254	16
3	Wick and Pulteneytown Industrial Co-operative, 6, Breadalbane-terrace, Pulteneytown.	1874	481	8,941	895	17
	CLACKMANNANSHIRE:					
1	Alloa Co-operative, 11, Primrose-street, Alloa -	1862	2,075	64,438	11,878	18
2	Clackmannan Co-operative, Main-street, Clackmannan.	1865	228	10,264	1,269	19
9	Coalsnaughton Co-operative Store, Main-street, Coalsnaughton.	1872	197	9,312	1,321	20
5	Menstry Co-operative Baking and Provision, Toll-road, Menstry.	1847	181	5,946	909	21

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	215	-	367	–	–	238	65	–	Nil.
2	143	9	803	–	117	365	234	–	To 1 *l.*
3	141	4	140	–	–	240	582	–	Five - sixths of shares.
4	437	175	1,420	–	3,458	4,900	485	–	To amount of shares.
5	421	–	1,125	–	485	813	–	–	Nil.
6	1,225	132	3,517	–	5,669	7,961	4,743	–	Half paid - up share capital.
7	368	–	752	–	–	396	–	–	Two - thirds of shares.
8	125	–	123	–	–	167	211	–	Amount of shares.
9	146	13	618	–	10	425	1,037	–	To 4 *l.*
10	360	–	506	–	–	963	1,229	–	Nil.
11	112	6	483	–	104	756	–	–	Nil.
12	301	45	524	–	826	958	–	–	To amount of shares.
13	631	–	995	–	–	1,167	–	–	To amount of shares.
14	49	4	145	–	–	281	–	–	Three-fourths of share capital.
15	140	47	275	–	37	397	–	–	Three-fourths of share capital.
16	1,061	178	1,092	–	760	4,622	20	14	Nil.
17	606	7	716	–	–	1,354	1,000	–	To amount of shares.
18	4,189	6	8,724	–	1,752	35,607	2,073	78	Nil.
19	496	–	1,910	–	955	2,568	73		To amount of share capital.
20	343	70	2,016	–	388	1,937	598	-	Nine - tenths of share capital.
21	292	1	844	–	135	3,058	–	21	28 days' credit.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	CLACKMANNANSHIRE—*continued.*			£.	£.	
6	Newtonshaw Co-operative, Main-street, Newtonshaw.	1865	532	18,490	2,998	1
11	Newtonshaw Industrial Co-operative, Newtonshaw.	1880	232	7,674	913	2
8	Tullibody and Cambus Co-operative Provision, Trongate, Tullibody.	1870	116	2,617	311	3
3	Tillicoultry Co-operative Baking Company, 137, High-street, Tillicoultry.	1846	909	8,624	1,245	4
4	Tillicoultry Co-operative Store, 84, High-street, Tillicoultry.	1840	908	20,875	3,884	5
	DUMBARTONSHIRE:					
8	Blairdardie Co-operative, Blairdardie, near Duntocher.	1874	60	4,186	175	6
7	Condorrat Co-operative, Aitken's Land, Condorrat.	1873	65	1,622	136	7
4	Cumbernauld Co-operative, Wynd, Cumbernauld	1861	114	3,516	247	8
12	Clydebank Co-operative, Alexander-street, Clydebank.	1881	241	13,190	1,113	9
11	Dalmuir Co-operative, Dalmuir - - -	1880	314	11,279	869	10
14	Dumbarton Building, 46, High-street, Dumbarton.	1883	223	3,509	16,332	11
1	Dumbarton Equitable Co-operative, 46, High-street, Dumbarton.	1861	1,612	73,114	7,920	12
15	Kirkintilloch Building and Investment, 21, Cowgate-street, Kirkintilloch.	1884	10	112	–	13
13	Kirkintilloch Equitable Co-operative, Rochdale-place, Garfield-street, Kirkintilloch.	1882	461	15,062	1,787	14
16	Radnor Park Co-operative Society, Limited, 1, Carlingford-terrace, Dalmuir.	1888	95	3,276	169	15
3	Vale of Leven Co-operative, Bank-street, Alexandria.	1862	2,900	86,054	8,596	16
6	Vale of Leven and District Building and Investment, Bank-street, Alexandria.	1872	262	4,366	18,903	17
	DUMFRIES-SHIRE:					
11	Carronbridge Co-operative, Carronbridge, Thornhill.	1880	220	4,689	390	18
13	Dumfries and Maxwelltown Co-operative, Dumfries.	1847	715	15,560	1,149	19
9	Langholm Co-operative Store Company, 13, Charles-street, New Langholm.	1873	459	14,570	2,434	20
5	Wanlockhead Co-operative Store, Wanlockhead -	1871	329	6,202	1,167	21
12	Queen of the South Co-operative, 14 and 16, High-street, Dumfries.	1881	336	9,031	985	22

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,224	–	3,000	–	908	6,191	–	–	Three-fourths of share capital.
2	88	24	1,314	–	125	2,047	–	–	Three-fourths of share capital.
3	120	2	303	–	534	1,340	120	6	Amount of shares, less 5 per cent.
4	448	91	1,404	–	1,170	6,414	50	–	Nine-tenths of share capital.
5	1,036	439	3,182	–	10,350	13,942	–	–	Nine-tenths of share capital.
6	128	–	577	–	156	134	–	–	To amount of shares.
7	91	–	196	–	–	144	226	–	To amount of shares.
8	129	–	500	–	168	667	–	–	To amount of shares.
9	816	–	1,372	–	–	1,384	4,130	55	15 *s.* per 1 *l.* of shares.
10	757	–	1,033	–	1,161	2,149	4,910	24	15 *s.* per 1 *l.* of capital.
11	42	39	–	–	1,675	9,326	6,165	–	Nil.
12	4,389	–	9,434	–	21,116	18,129	23,702	103	To 5 *l.*
13	6	16	–	–	–	–	–	–	Nil.
14	732	24	2,205	–	20	2,645	1,725	–	Nil.
15	168	–	441	–	50	442	–	–	Three-fourths of shares.
16	4,726	–	12,114	–	29,829	5,582	42,303	59	Nil.
17	186	–	474	–	–	18,148	–	–	Nil.
18	309	24	427	–	390	757	–	–	Nil.
19	1,178	–	1,184	–	–	4,398	724	–	Three-fourths of share capital.
20	892	5	2,571	–	–	2,911	–	–	Two weeks' credit; three-fourths of shares.
21	293	–	956	–	200	1,774	–	–	To amount of shares.
22	510	10	946	–	–	1,492	498	–	Three-fourths of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	EDINBURGHSHIRE:			£.	£.	
14	Bonnyrigg Co-operative, High-street, Bonnyrigg.	1856	330	11,603	2,351	1
36	Dalkeith Building and Investment, Scientific Hall, Dalkeith.	1879	63	2,978	11,280	2
4	Dalkeith Co-operative Provision, Newmills-road and Lothian-street, Dalkeith.	1861	602	25,496	2,746	3
5	Edinburgh Bread, 1 and 3, Bryson-road, Edinburgh.	1861	582	4,604	61	4
22	Edinburgh Northern District Co-operative, 70, St. Stephen-street, Edinburgh.	1866	1,398	42,283	3,779	5
16	Edinburgh Roperie Co-operative, 47, Fox-street, Leith.	1863	139	6,946	827	6
40	Farmers' Supply Association of Scotland, 15, Assembly-street, South Leith.	1885	671	23,683	–	7
30	Gavieside Co-operative, Gavieside, West Calder -	1873	94	4,531	867	8
20	Gorebridge Co-operative Store Company, Hunterfield, Gorebridge.	1864	383	20,398	1,999	9
35	Hillwood Co-operative, Hillwood, Ratho Station	1879	513	20,433	2,209	10
33	Juniper Green Co-operative, Belmont-avenue, Juniper Green.	1876	314	13,320	1,073	11
32	Industrial Co-operative, 25, Bridge-street, Musselburgh.	1875	240	8,281	1,545	12
26	Leavenseat Industrial Co-operative, Leavenseat, Fauldhouse.	1871	74	3,472	488	13
34	Leith Provident Co-operative, 22 and 28, Bangor-road, Bonnington-road, Leith.	1878	2,047	59,380	4,169	14
10	Musselburgh and Fisherrow Co-operative, 8 and 10, High-street, Fisherrow.	1862	473	18,050	1,627	15
41	Newhaven Industrial Co-operative, 60, Main-street, Newhaven.	1885	96	1,965	320	16
42	Niddrie Co-operative, New Craighall, Musselburgh.	1886	186	7,409	474	17
37	Norton Park Co-operative, Edina-place, Easter-road, Edinburgh.	1881	950	29,863	3,199	18
28	Oakbank Co-operative Store Company, East Calder, Midcalder.	1872	262	15,071	2,562	19
13	Penicuik Co-operative Association, 10, High-street, Penicuik.	1860	1,516	65,483	6,474	20
18	Portobello Co-operative, 10, High-street, Portobello.	1864	386	15,711	1,721	21
23	Professional and Civil Service Supply Association, 3, St. Andrew-square, Edinburgh.	1867	5,983	213,123	33,288	22
3	Rosewell Co-operative Store Company, Rosewell	1861	95	5,064	927	23
1	St. Cuthbert's Co-operative Association, 92, Fountainbridge, Edinburgh.	1859	6,222	184,608	8,656	24
38	Springfield Co-operative, Springfield, Polton -	1879	40	2,290	154	25
31	West Calder Co-operative, Union-street, West Calder.	1875	1,546	77,147	7,527	26
43	The People's Bank Limited, 6, Bristo-place, Edinburgh.	1889	120	2,791	–	27
44	St. Bernards Co-operative, 5, Claremont-place, Edinburgh.	1889	180	2,389	580	28

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,135	–	1,600	–	848	3,790	906	9	Three-fourths of shares.
2	241	–	173	–	–	2,098	–	–	Nil.
3	1,812	–	3,277	–	66	6,801	–	–	To extent of 3 *l.*
4	357	–	624	–	1,425	1,149	515	–	Nil.
5	2,835	243	5,461	–	3,690	10,687	912	–	Half of share capital, limited to 10 *l.*
6	364	2	978	–	–	206	54	–	Nil.
7	395	115	93	–	2,954	3,460	99	–	Nil.
8	193	–	832	–	328	748	–	–	Three-fourths of share capital.
9	679	12	4,141	–	–	1,136	306	–	To within 10 *s.* of amount of shares.
10	1,833	5	2,085	–	–	2,555	70	–	Three-fourths of share capital.
11	811	10	2,611	–	1,549	2,755	–	–	Two weeks' credit.
12	728	13	1,063	–	–	809	536	–	To amount of shares.
13	168	–	481	–	533	294	797	–	Nil.
14	3,293	211	9,244	–	–	11,024	3,962	–	Nil.
15	1,181	3	2,075	–	1,377	3,135	604	–	Three-fourths of share capital.
16	182	7	143	–	–	332	316	–	Credit to extent of 20 *l.*
17	408	–	1,176	–	113	556	487	–	Three-fourths of share capital.
18	3,174	–	3,509	–	–	4,544	3,047	–	Nil.
19	818	25	2,318	–	48	1,841	1,471	–	Nil.
20	4,194	88	10,294	–	19,229	30,084	619	–	Nine-tenths of share capital.
21	877	53	2,120	–	–	2,260	6,850	–	Two thirds of shares.
22	17,658	–	707	–	–	5,983	2,582	–	Nil.
23	446	–	682	–	–	234	150	–	Nil.
24	11,977	11	33,639	–	36,979	50,751	–	8	Four - fifths of share capital.
25	10	–	304	–	–	251	–	–	Amount of share capital.
26	3,901	–	13,677	–	9,916	14,344	2,310	39	Two - thirds of paid-up capital.
27	–	21	10	–	3,090	1,495	1,220	–	Nil.
28	129	1	350	–	–	598	82	–	Half of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	FIFESHIRE:			£.	£.	
36	Auchtermuchty Coal, Railway Station, Auchtermuchty.	1857	189	646	13	1
25	Auchtermuchty and Vicinity Co-operative Provision Company, High-street, Auchtermuchty.	1845	289	6,968	1,844	2
22	Blebo Works Industrial Baking and Provision, Kemback, Blebo Works, by Cupar, Fife.	1873	67	2,739	382	3
20	Buckhaven Co-operative, Main-street, Buckhaven, Leven.	1869	407	14,274	1,907	4
26	Burntisland Bread, 75, High-street, Burntisland	1854	273	2,404	226	5
37	Burntisland Co-operative, High-street, Burntisland.	1884	230	9,480	955	6
11	Coaltown of Wemyss Equitable Co-operative, Coaltown of Wemyss.	1860	82	3,149	411	7
33	Cowdenbeath Co-operative, Society's Store, Main-street, Cowdenbeath.	1875	655	16,337	2,481	8
28	Dunfermline Co-operative Manufacturing, 27, New-row, Dunfermline.	1872	100	959	877	9
2	Dunfermline Co-operative, 25, Randolph-street, Dunfermline.	1861	3,938	138,564	20,689	10
10	Dysart Co-operative, 77, High-street, Dysart -	1846	603	14,249	1,392	11
9	East Wemyss Provision, East Wemyss - -	1838	140	4,361	351	12
39	Edenvale Co-operative, Springfield, Cupar, Fife -	1885	59	1,940	225	13
12	Falkland Equitable Co-operative, Society's Rooms, Falkland.	1843	119	2,606	516	14
34	Freuchie Equitable Co-operative, Freuchie, Ladybank.	1842	133	4,048	1,181	15
38	Gallatown Co-operative, 78 and 80, Rosslyn-street, Kirkcaldy.	1884	206	4,090	338	16
43	Guardbridge Co-operative Society, Limited, Guardbridge, Leuchars.	1887	84	2,640	369	17
24	Kettle Co-operative, Store, Kettle - - -	1843	201	3,224	604	18
27	Kettle Co-operative Baking, 1, Baker's Close, Kettle.	1840	401	5,624	337	19
41	Kingseat Co-operative, Kingseat, Dunfermline -	1885	101	4,225	464	20
3	Kirkcaldy District Equitable Co-operative, 12, High-street, Kirkcaldy.	1861	425	10,488	893	21
4	Kirkland Industrial, Kirkland, Leven - -	1862	94	3,596	582	22
23	Lassodie Co-operative, Lassodie - - -	1871	110	4,757	485	23
29	Leslie Bread, High-street, High-street, Leslie -	1838	364	4,562	446	24
13	Leslie Co-operative, High-street, Leslie - -	1839	224	4,292	788	25
8	Leslie and Prinlaws Equitable Co-operative, High-street, Leslie.	1863	500	12,309	2,008	26
14	Leven Co-operative Baking, 68, High-street, Leven.	1828	530	7,283	885	27
17	Leven Co-operative, 2, Shore Head, Leven -	1866	154	5,240	589	28

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	7	–	14	–	–	152	18	–	Limited to 1 *l.* 5 *s.*
2	177	–	787	–	–	1,501	–	–	Four-fifths of shares.
3	69	–	261	–	–	185	246	–	Amount of shares.
4	438	–	2,723	–	605	2,553	1,014	–	Three-fourths of shares.
5	158	–	212	–	1,000	1,384	–	–	Nil.
6	569	1	1,290	–	800	1,369	332	–	Two-thirds of shares.
7	120	1	518	–	–	443	–	–	Amount of shares.
8	624	5	2,831	–	–	3,686	–	–	Nil.
9	30	–	79	–	–	870	182	–	Unlimited.
10	7,503	1,831	18,841	–	6,000	42,822	–	–	Nil.
11	655	–	1,248	–	–	1,282	324	–	Amount of shares.
12	189	14	760	–	–	624	–	–	Amount of shares.
13	97	–	171	–	–	310	150	–	To amount of shares.
14	191	–	240	–	550	496	300	–	To amount of 3 *l.*
15	222	–	259	–	–	781	251	–	To amount of shares.
16	122	–	837	–	22	190	–	–	Nil.
17	109	3	286	–	15	332	18	–	£. 2.
18	218	–	289	–	–	808	235	–	To amount of shares.
19	607	6	829	–	–	1,269	–	–	To amount of shares.
20	163	–	715	–	64	462	–	–	Nil.
21	633	2	1,361	–	–	1,054	30	–	Amount of shares.
22	122	–	487	–	–	544	285	–	Three fourths of shares.
23	174	7	631	–	59	494	–	–	Limit, 1 *l.*
24	153	8	806	–	1,171	2,156	–	7	Nil.
25	111	110	1,072	–	547	1,353	54	1	Nil.
26	492	120	2,473	–	3,276	4,870	140	4	Nil.
27	136	7	1,297	–	–	1,925	–	–	Three-fourths of shares.
28	184	41	840	–	–	631	–	–	Three-fourths of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	FIFESHIRE—*continued.*			£.	£.	
15	Lochgelly Equitable Co-operative, 2, Bank-street, Lochgelly.	1865	597	30,938	2,126	1
21	Markinch Co-operative, New Town, Markinch -	1869	475	14,804	1,558	2
18	Newburgh and Mount-pleasant Baking, High-street, Newburgh.	1862	280	2,024	122	3
40	Reform Co-operative, Durie-street, Leven - -	1885	272	8,671	473	4
35	Strathkinnes Co-operative, Strathkinnes - -	1872	93	2,414	160	5
5	West Wemyss Equitable Co-operative, High-street, West Wemyss.	1852	201	7,735	836	6
	FORFARSHIRE:					
11	Arbroath Equitable Co-operative, 6, Guthrie Port, Arbroath.	1833	1,015	19,581	3,531	7
13	Arbroath Friendly Coal, 39½, Millgate Loan, Arbroath.	1865	3,208	7,287	144	8
12	Arbroath High-street Co-operative, 252, High-street, Arbroath.	1869	953	23,866	2,495	9
27	Arbroath Mutual Co-operative Coal, 2, East Mary-street, Arbroath.	1880	420	425	8	10
*11*a*	Arbroath West Port Association, 2 and 4, Keptie-street, Arbroath.	1834	2,113	54,118	5,179	11
4	Brechin Equitable Co-operative, 73, High-street, Brechin.	1861	1,443	35,114	9,049	12
29	Brechin United Co-operative Association, Witch Den-road, Brechin.	1833	1,298	26,084	8,430	13
8	Carnoustie Co-operative Association, Dundee-street, Carnoustie.	1862	887	20,163	2,933	14
31	Carnmoustie Equitable Co-operative, Dundee-street, Carnmoustie.	1886	178	5,608	963	15
18	Dundee Eastern Co-operative, 34, North Ellen-street, Dundee.	1873	2,945	104,940	8,358	16
15	Forfar Co-operative Coal, 30, West High-street, Forfar.	1872	1,052	2,702	54	17
14	Forfar East Port Saving Association, 133, East High-street, Forfar.	1873	150	3,053	159	18
33	Forfar High-street Co-operative Association, Limited, High-street, Forfar.	1848	297	7,636	310	19
21	Forfar Northern Saving Association, Society's Store, 111, Castle-street, Forfar.	1874	338	8,003	639	20
24	Free Trade Saving, 151, East High-street, Forfar.	1850	375	8,956	472	21
26	Forfar Victoria Coal, Kirkton, Academy-street, Forfar.	1880	630	1,400	73	22
23	Forfar West Port Saving, 52, West High-street, Forfar.	1838	152	3,105	403	23
28	Forfar West Town End Association, 118, West High-street, Forfar.	1881	327	7,302	336	24
6	Kirriemuir Equitable Co-operative, Reform-street, Kirriemuir.	1861	1,074	26,123	3,989	25
25	Montrose Baking and Trading, 2, Union-place, Montrose.	1846	1,312	19,608	2,021	26
30	Monifieth Coal Co-operative Association, High street, Monifieth.	1873	68	247	–	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,693	110	4,724	–	2,851	9,618	–	–	Extent of share capital, less 10*s.*
2	701	3	2,644	–	993	3,430	90	–	No limit.
3	217	–	294	–	–	299	–	–	Half amount of shares.
4	187	–	1,514	–	115	1,386	90	2	Three-fourths of shares.
5	71	–	364	–	8	170	59	–	Amount of shares.
6	187	110	1,450	–	214	1,252	296	–	Amount of shares.
7	1,585	20	2,488	–	–	7,613	–	–	Nil.
8	859	–	671	–	630	2,370	–	–	To amount of shares.
9	924	80	3,542	–	186	6,291	3,163	5	Discretion of committee.
10	110	–	–	13	–	40	218	–	Unlimited.
11	2,683	287	7,169	–	4,005	20,668	–	–	Nil.
12	2,528	648	3,858	–	4,283	23,752	–	–	Two - thirds of shares.
13	2,435	–	2,460	–	422	12,322	189	–	Three-fourths of shares.
14	1,305	25	2,524	–	–	6,570	–	–	Unlimited.
15	497	–	464	–	5	292	1,309	–	Nil.
16	4,388	–	12,830	–	800	7,566	1,906	–	Half amount of shares.
17	113	16	57	–	–	799	–	–	To limit of 1 *l.*
18	261	2	552	–	682	163	780	–	Amount of shares.
19	389	–	1,553	–	–	447	–	–	No.
20	416	10	1,819	–	1,449	517	1,177	–	To amount of shares.
21	558	–	2,010	–	–	508	–	–	To amount of shares.
22	79	–	43	–	–	351	–	–	To amount of shares.
23	249	578	461	–	–	213	–	–	To amount of shares.
24	183	7	1,654	–	–	596	358	–	To limit of 3 *l.*
25	2,030	–	2,709	–	–	5,121	–	–	To limit of 5 *l.*
27	826	–	1,841	–	–	2,873	–	–	Nil.
26	11	–	8	–	–	32	–	–	One month.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	HADDINGTONSHIRE:			£.	£.	
3	Haddington Co-operative, 49, Court-street, Haddington.	1867	587	17,211	2,764	1
4	Prestonpans Co-operative, Kirk-street, Prestonpans.	1869	231	8,140	360	2
1	Tranent Co-operative, Bridge-street, Tranent -	1862	857	32,426	3,819	3
5	West Barns Co-operative, West Barns, Dunbar -	1874	88	2,703	248	4
6	East Lothian Provident and Investment Society, 55, High-street, Haddington.	1889	59	4,897	4,918	5
	INVERNESS-SHIRE:					
3	Clachnacuddin Co-operative, 1A, Rose street, Inverness.	1882	128	3,751	845	6
	KINCARDINESHIRE:					
1	Banchory Co-operative Company, Company's Store, High-street, Banchory.	1874	409	5,341	1,012	7
	KINROSS-SHIRE:					
2	Kelty Co-operative, Oakfield, Kelty, by Blairadam.	1873	496	21,115	2,768	8
1	Kinross and Vicinity Co-operative, High-street, Kinross.	1865	129	2,723	235	9
3	Kinross Equitable Co-operative, High-street, Kinross.	1882	40	2,215	369	10
	LANARKSHIRE:					
29	Airdrie Co-operative, 6, Graham-street, Airdrie -	1857	782	7,636	796	11
130	Airdrie Provident Co-operative, 109, Graham-street, Airdrie.	1884	101	4,056	405	12
26	Auchinheath Provident Co-operative, Auchinheath, Lesmahagow.	1861	345	16,908	697	13
72	Avonbank Co-operative, 170, Main-street, Rutherglen.	1871	128	4,035	159	14
155	Bellshill and Mossend, Main-street, Bellshill -	1888	204	4,955	276	15
102	Bridgeton Old Victualling and Baking, 147, Main-street, Bridgeton.	1800	1,218	74,747	3,116	16
52	Bridgeton Victualling, 188, Main-street, Bridgeton	1828	482	23,457	2,153	17
124	Blantyre Co-operative, Avon Buildings, Stonefield, Blantyre.	1883	316	11,313	655	18
121	Burnbank Co-operative, Burnbank, Hamilton -	1882	202	5,869	556	19
19	Cadder Co-operative, Lochfauld, Bishopriggs -	1832	130	6,841	322	20
96	Calderbank Co-operative, Meldrums Land, Calderbank, near Airdrie.	1874	105	6,223	330	21
128	Cambuslang Industrial Co-operative, Main-street, Cambuslang.	1884	229	6,421	263	22
23	Carluke Co-operative Society of Equitable Pioneers, High-street, Carluke.	1862	356	12,255	862	23

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	1,072	7	2,891	–	–	831	5	–	To amount of shares.
2	463	147	1,706	–	–	793	–	1	To amount of shares.
3	2,212	1	3,424	–	–	2,682	5,824	–	£.2 10s. conditionally.
4	163	10	370	–	244	347	144	–	To amount of 2 l.
5	43	31	46	–	–	2,314	2,466	–	Nil.
6	430	–	155	–	–	349	2	–	Three-fourths of shares.
7	725	–	238		–	1,326	300	–	Nil.
8	1,225	4	3,527	–	3,154	6,436	–	–	Two-thirds of share capital.
9	93	–	421	–	–	256	–	–	Four-fifths of share capital.
10	103	2	414	–	43	233	–	–	Nil.
11	473	–	755	–	–	774	900	–	Amount of share capital.
12	115	–	567	–	–	141	65	–	To amount of shares.
13	615	–	2,849	–	–	1,415	–	–	To amount of 5 l.
14	205	–	427	–	–	204	503	–	To amount of shares.
15	231	4	703	–	172	176	189	–	Nil.
16	1,536	39	15,302	–	–	3,876	–	–	To amount of shares.
17	995		4,314	–	–	1,221	–	–	Credit given under supervision of committee.
18	442	6	1,563	–	810	1,018	–	–	Nil.
19	310	11	612	–	875	373	733	2	Nil.
20	233	–	1,143	–	938	260	774	–	To half of shares.
21	222	–	891	–	–	420	584	–	Three-fourths of shares.
22	228	1	940	–	398	300	183	–	Nil.
23	382	41	1,439	–	719	2,648	18	5	Three-fourths of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANARKSHIRE—*continued.*			£.	£.	
65	Carstairs Junction Co-operative, Carstairs Junction.	1870	199	7,196	643	1
77	Chapelhall Co-operative, Chapelhall - - -	1872	214	11,585	761	2
87	Chapelton Co-operative, Chapelton By Hamilton	1872	86	2,399	379	3
153	Chryston District Co-operative, Muirhead, Chryston.	1888	112	4,123	270	4
83	Clarkston Co-operative, 165, Forrest-street, Airdrie.	1872	65	3,537	162	5
109	Cleland Co-operative, Cleland, Motherwell -	1878	368	16,656	736	6
74	Coatbridge Co-operative, Muiryhall-street, Coatbridge.	1871	1,852	87,996	10,157	7
137	Co-operative Drapery and Furnishing, 20, Great Clyde-street, Glasgow.	1885	27	23,955	5,580	8
116	Cowlairs Co-operative, 495, Springburn-road, Glasgow.	1881	1,194	49,614	2,265	9
7	Dalziel Co-operative, Dalziel-street, Motherwell	1860	1,726	83,985	4,515	10
151	Darngavil Co-operative, Darngavil, Airdrie -	1874	82	3,968	155	11
131	Douglas Park Co-operative, 19, Douglas Park Houses, Bellshill, Glasgow.	1885	133	6,467	366	12
142	Dykehead and Shotts Co-operative, Society's Store, Dykehead, Shotts.	1886	143	4,641	128	13
22	East Kilbride Co-operative, Co-operative Buildings, East Kilbride.	1862	104	2,706	224	14
150	Forth Provident Co-operative, Forth - -	1887	8	146	–	15
129	Gilbertfield Co-operative, Halfway, Cambuslang	1884	187	7,486	396	16
59	Glasgow Eastern Co-operative, 125, Cubic-street, Mile-end, Calton, Glasgow.	1865	1,163	32,141	832	17
98	Glasgow Hide Inspecting, 69, East Howard-street, Glasgow.	1863	–	–	3,406	18
12	Glasgow South Eastern Co-operative, 427, Govan-street, Glasgow.	1860	173	5,215	221	19
86	Glasgow Working Men's Investment and Building, 150, Hope-street, Glasgow.	1873	599	391	33,759	20
136	Glenboig Co-operative, Glenboig by Coatbridge -	1885	112	6,262	300	21
140	Glengowan Co-operative, Glengowan, Airdrie, Lanark.	1886	106	3,727	91	22
119	Glespin Co-operative, Glespin, Douglas - -	1882	57	1,552	243	23
91	Govan Old Victualling, 641, Govan-road, Govan	1873	207	5,123	448	24
122	Greengairs Co-operative, Greengairs, Airdrie -	1882	180	6,745	664	25
146	Hallside Co-operative, Newton, Glasgow - -	1887	123	4,087	234	26
111	Hamilton Central Co-operative, 33, Townhead-street, Hamilton.	1879	372	14,993	1,051	27
20	Hamilton Co-operative, Chapel-street, Hamilton	1861	256	8,658	379	28
144	Hamilton Palace Colliery Co-operative, Hamilton Palace Colliery, Bothwell.	1886	125	4,432	291	29

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	388	–	925	–	–	1,182	460	11	One fortnight's credit.
2	544	–	1,473	–	–	598	1,595	–	Three-fourths of shares.
3	95	3	213	–	200	638	355	–	To amount of shares.
4	246	1	354	–	488	488	80	–	Three-fourths of shares.
5	123	–	405	–	–	430	118	–	Two - thirds of shares.
6	606	–	2,229	–	467	2,997	–	–	Three-fourths of shares.
7	3,623	15	11,194	–	–	22,269	9,220	–	Three-fourths of shares.
8	2,371	–	1,565	–	3,283	3,138	6,415	–	Yes; limit not stated.
9	2,650	–	5,559	–	1,521	4,838	1,349	–	17 *s.* 6 *d.* per 1 *l.* of paid-up capital.
10	3,330	7	11,858	–	8,443	3,223	17,350	37	To amount ot shares.
11	157	–	534	–	–	171	–	–	Amount of shares.
12	210	8	942	–	151	400	293	–	Three-fourths of shares.
13	53	1	581	–	–	558	–	–	Nil.
14	143	–	333	–	77	251	376	3	To amount of shares.
15	–	–	4	–	–	–	–	–	Nil.
16	267	–	1,114	–	412	350	478	4	Nil.
17	1,358	319	3,692	–	6,301	1,972	5,378	94	Two - thirds of shares.
18	390	106	–	–	2,000	–	–	–	Nil.
19	233	–	485	–	–	487	–	–	To amount of 3 *l.*
20	219	–	–	7,795	–	5,360	18,703	–	Nil.
21	190	–	860	–	206	345	312	–	Three-fourths of shares.
22	74	7	554	–	94	364	–	–	Three weeks credit.
23	118	–	140	–	–	364	–	–	Nil.
24	278	–	565	–	–	584	–	–	Three-fourths of shares.
25	269	2	1,210	–	–	811	–	–	Three-fourths of shares.
26	187	9	521	–	–	332	–	–	Nil.
27	781	–	2,017	–	–	1,181	392	9	Within 1 *l.* of share capital.
28	193	–	1,184	–	132	905	–	–	7 *s.* for each paid-up share of 10 *s.*
29	145	–	652	–	72	278	35	1	To within 1 *l.* of amount of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANARKSHIRE—*continued.*			£.	£.	
21	Lanark Provident Co-operative, High-street -	1862	644	16,833	1,667	1
39	Larkhall Victualling, 90, Wellgate-street, Larkhall, Dalserf.	1821	449	18,498	1,025	2
112	Larkhall Co-operative, 15, Wellgate-street, Larkhall.	1879	28	1,483	91	3
64	Leadhills Co-operative, Hopetoun Buildings, Leadhills.	1869	109	3,765	223	4
113	Law Co-operative, 20, Thornton's Rows, Law -	1880	244	10,386	533	5
81	London-road Co-operative, 8, Marquis-street, London-road, Glasgow.	1872	527	15,819	1,109	6
141	Maryhill Industrial Co-operative, 31, Wyndford-street, Maryhill.	1886	147	4,317	355	7
62	Moffat Paper Mill Co-operative, Moffat Mills, Airdrie.	1867	80	3,252	175	8
93	Motherwell and Suburban Co-operative Building and Land, Saffron-place, Motherwell.	1874	28	472	4,489	9
147	Newarthill Co-operative, Newarthill, Motherwell	1887	186	8,157	249	10
132	Newmains and Cambusnethan Co-operative, Newmains.	1885	209	9,176	731	11
145	Newton Co-operative, Newton, near Glasgow -	1886	151	6,871	171	12
68	North British Co-operative, North British Buildings, Coatbridge.	1870	42	2,825	94	13
40	Parkhead Co-operative, 29, Westmuir-street, Parkhead.	1864	269	10,522	304	14
125	Plains Co-operative, Store, Plains, Airdrie -	1883	119	5,405	173	15
110	Rigside Provident Co-operative, Rigside, Douglas	1879	63	2,361	227	16
120	Parkhead and Westmuir Economical, 22 and 24, Westmuir-street, Parkhead, Glasgow.	1831	280	11,222	1,216	17
103	Rutherglen New Co-operative Victualling and Baking, 40, Main-street, Rutherglen.	1883	297	14,828	348	18
71	St. George's Co-operative, 244, St. George's-road, Glasgow.	1871	1,378	25,748	842	19
8	St. Rollox Co-operative, 151 and 153, Glebe-street, Barony, Glasgow.	1860	243	6,013	117	20
154	Scotstown and Whiteinch Co-operative Society, Limited.	1889	132	3,456	413	21
56	Scottish Co-operative Wholesale, 119, Paisley-road, Glasgow.	1868	251	2,261,705	205,350	22
118	Shettleston Co-operative, 2, Gladstone-place, Shettleston.	1882	468	16,167	830	23
60	Skaterigg Co-operative, Skaterigg, by Maryhill, Glasgow.	1869	330	14,278	1,244	24
17	Springburn Co-operative, 500, Springburn-road, Glasgow.	1836	245	11,360	1,172	25
127	Stonefield Independent Co-operative, Blantyre.	1884	209	7,135	387	26
152	Strathaven Beaming Society, Strathaven - -	1886	330	–	55	27
35	Strathaven Bleaching Green Company, Strathaven	1862	38	–	460	28
57	Strathaven Co-operative, Barn-street, Strathaven	1867	222	5,899	775	29

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	912	145	2,186	–	3,003	6,706	–	54	Drapery and books only; half of share capital.
2	521	18	2,125	–	–	472	3,684	–	Nil.
3	97	24	95	–	–	99	–		Three-fourths of shares.
4	125	–	624	–	48	432	–		Amount of shares.
5	313	69	1,466	–	854	539	886	–	Three-fourths of shares.
6	742	–	1,506	–	951	1,128	862	17	Nil.
7	309	–	390	–	–	214	290	–	Nil.
8	120	–	378	–	272	489	–	–	Three-fourths of shares.
9	113	–	118	–	–	394	3,850	–	Nil.
10	269	1	1,167	–	–	1,661	–	–	Nil.
11	516	15	1,255	–	235	1,428	–	–	Three-fourths of shares.
12	212	2	978	–	235	286	245	–	Nil.
13	197	3	191	–	–	191	–	–	To amount of shares.
14	325	88	1,285	–	1,370	922	1,148	4	Two-thirds of shares.
15	141	–	975	–	596	168	600	–	Nil.
16	147	–	145	–	226	377	–	–	Nil.
17	647	15	1,214	–	–	1,088	–	–	One-third of shares.
18	392	2	2,233	–	–	403	–	–	Amount of shares.
19	1,285	109	2,583	–	1,519	2,076	1,252	32	Nil.
20	281	17	645	–	5,981	952	360	–	A fortnight's credit.
21	148	–	380	–	60	400	–	–	To amount of shares.
22	44,311	1,989	64,676	–	8,593	75,556	360,889	–	One month's credit.
23	870	–	2,248	–	1,190	1,081	1,744	–	Nil.
24	350	–	2,065	–	1,748	3,107	–	–	Nil.
25	715	–	1,441	–	–	303	–	–	$\frac{7}{8}$ths of shares.
26	284	–	1,171	–	–	463	21	–	Nil.
27	–	–	–	–	–	158	–	–	Nil.
28	4	–	23	–	–	460	100	–	Nil.
29	245	–	659	–	1,720	2,676	–	–	Nil.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	LANARKSHIRE—*continued.*			£.	£.	
134	Temperance Halls Co-operative Building, Quarry-street, Hamilton.	1885	49	368	3,872	1
148	The West of Scotland Householders' Co-operative Building, 40, Union-street, Glasgow.	1887	44	11	43	2
149	The Overtown Co-operative, Overtown, Wishaw	1887	95	3,750	225	3
14	Tollcross Co-operative, 99, Main-street, Tollcross	1861	375	18,966	664	4
24	Uddingstone Co-operative, Old Mill-road, Uddingstone.	1861	176	7,727	430	5
139	West Benhar Co-operative, 1, West Benhar, Harthill.	1885	244	8,603	507	6
	LINLITHGOWSHIRE :					
10	Armadale Co-operative, West Main-street, Armadale.	1873	473	23,019	1,448	7
1	Bathgate Co-operative, 7^{a}, Gideon-street, Bathgate	1859	644	25,319	2,421	8
2	Bo'ness Co-operative, South-street, Bo'ness	1861	1,117	36,886	3,683	9
11	Broxburn Co-operative, Greendykes-road, Broxburn.	1879	987	47,504	3,636	10
9	Crofthead Co-operative, Sheephouse-hill, Crofthead, Fauldhouse.	1873	474	23,804	2,530	11
13	Holygate Co-operative, Holygate, Broxburn	1888	98	3,214	549	12
8	Uphall Co-operative, Loanfoot, Uphall	1872	240	9,487	1,259	13
	PEEBLES-SHIRE :					
3	Innerleithen Co-operative, Chapel-street, Innerleithen.	1851	215	10,174	957	14
4	Peebles Co-operative, Greenside, Peebles	1872	370	15,239	3,050	15
2	Walkerburn Co-operative, Walkerburn, Peebles	1863	261	16,689	2,152	16
	PERTHSHIRE :					
5	Abernethy Co-operative, Abernethy	1853	120	1,386	145	17
10	Aberuthven Co-operative, Aberuthven	1870	68	1,505	127	18
15	Auchterarder Co-operative Baking, Ruthven Wynd, Auchterarder.	1874	296	2,172	221	19
6	Auchterarder Co-operative Provident, Townhead, Auchterarder.	1866	189	4,104	881	20
2	Auchterarder Feus Co-operative, Feus, Auchterarder.	1862	132	2,840	310	21
17	Blackford Co-operative, Mrs. Anderson's Buildings, New-street, Blackford.	1876	66	1,470	268	22
20	Blairgowrie Co-operative, High-street, Blairgowrie.	1884	142	3,856	641	23
11	City of Perth Co-operative, Co-operative Buildings, Scott-street, Perth.	1871	2,970	106,064	17,245	24
16	Crieff Co-operative, Alligan Buildings, Crieff	1875	249	4,781	1,076	25
4	Deanston Co-operative, Deanston, by Stirling	1862	82	1,648	221	26
21	Dunblane Co-operative, Lochy House, Perth-road, Dunblane.	1885	157	5,037	479	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	117	–	114	–	–	301	2,500	–	Nil.
2	6	–	–	–	–	43	–	–	Nil.
3	161	–	533	–	–	320	–	–	Three-fourths of shares.
4	694	77	2,707	–	2,258	701	2,157	–	Nil.
5	293	13	986	–	249	769	–	–	To three-fourths of shares.
6	370	–	1,259	–	425	673	320	–	Nil
7	918	–	3,488	–	3,539	7,933	–	1	To amount of shares, less 1 *l.*
8	1,255	–	2,915	–	3,157	7,616	–	22	No limit.
9	2,819	730	4,999	–	4,505	10,327	1,101	–	Three-quarters of shares.
10	1,839	214	7,682	–	–	9,745	–	–	Two - thirds of shares.
11	1,123	5	3,582	–	1,890	1,223	4,060	–	Nil.
12	293	2	357	–	31	718	41	–	To amount of shares.
13	546	1	1,132	–	373	2,567	11	8	Three - fourths of shares.
14	313	8	1,470	–	2,348	2,001	779	–	Nil.
15	881	5	2,379	–	286	2,817	2,401	–	18 *s.* per 1 *l.* share.
16	651	45	2,747	–	1,280	5,390	–	–	Three - fourths of shares.
17	132	–	93	–	–	100	–	–	To amount of shares.
18	64	–	134	–	–	101	103	–	Nil.
19	122	1	341	–	–	160	134	–	To half of shares.
20	262	–	488	–	–	1,226	977	–	To two-thirds of shares.
21	92	3	336	–	–	452	–	–	Fortnight's credit.
22	73	–	120	–	–	154	–	–	To amount of shares.
23	268	–	465	–	–	286	670	–	To amount of shares.
24	6,740	30	10,886	–	–	34,100	3,633	234	Amount of shares.
25	452	–	556	–	–	444	–	–	To two - thirds of shares.
26	105	–	96	–	–	158	2	–	15 *s.* per 1 *l.* share (discretionary.)
27	242	–	658	–	574	382	639	–	Nil.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	PERTHSHIRE—*continued.*			£.	£.	
12	Dunning Co-operative, Thorn Tree-square, Dunning.	1871	91	1,046	162	1
9	Muthill Co-operative Provident, Muthill - -	1869	147	2,533	130	2
13	Perth Co-operative Coal, 283, High-street, Perth	1873	708	2,948	187	3
19	Perth Working Men's Building, 190, Southstree, Perth.	1883	20	988	2,393	4
7	Scone Equitable Co-operative, Cupar-Angus-road, New Scone.	1867	205	1,169	113	5
	RENFREWSHIRE:					
4	Barrhead Co-operative, Main-street, Barrhead -	1861	1,703	63,226	6,913	6
19	Barrhead Co-operative Building and Land, Gertrude-place, Barrhead.	1872	30	–	3,473	7
25	Bridge of Weir Co-operative, Bridge of Weir -	1873	170	5,206	415	8
3	Busby Co-operative, Busby - - - -	1861	280	12,623	686	9
7	Cathcart Co-operative, New Cathcart - -	1862	67	2,371	78	10
32	Greenock Central Co-operative, 35, Roxburgh-street, Greenock.	1880	656	19,601	1,878	11
30	Greenock East End Co-operative, 18, East Crawford-street, Greenock.	1875	439	13,726	1,330	12
13	Greenock Industrial Co-operative, 5, Arthur-street, Greenock.	1870	295	7,962	399	13
16	Howood Co-operative, Howood - - - -	1872	78	3,547	279	14
18	Hurlet and Nitshill Co operative, Newton-place, Nitshill.	1872	197	7,608	802	15
11	Johnstone Co-operative, 61, High-street, Johnstone.	1866	787	29,564	2,216	16
20	Kilbarchan Co-operative, New-street, Kilbarchan	1872	352	14,110	1,087	17
14	Kinning Park Co-operative, 111, Renwick-street, Kinning Park, Glasgow.	1871	2,841	72,912	3,149	18
15	Linwood Co-operative, 32, Napier-street, Linwood.	1871	194	9,643	600	19
23	Lochwinnoch Co-operative, High-street, Lochwinnoch.	1873	138	2,990	245	20
36	Newton Mearns Co-operative, Main-street, Newton Mearns.	1886	157	5,275	262	21
10	Paisley Co-operative Manufacturing, 114, Causeyside-street, Paisley.	1862	482	35,641	11,090	22
9	Paisley Equitable Co-operative, 38, Great Hamilton-street, Paisley.	1858	684	25,724	1,984	23
21	Paisley Livingstone Co-operative Building, 139, George-street, Paisley.	1872	76	147	2,450	24
2	Paisley Provident Co-operative, 140, George-street, Paisley.	1860	3,397	114,438	14,562	25
8	Pollokshaws Co-operative, 65, Heriot-street, Pollokshaws.	1864	264	8,376	234	26
37	Port Glasgow Co-operative, 2, Scarlow-street, Port Glasgow.	1886	318	10,170	1,054	27

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	70	–	79	–	–	172	–	–	Three-fourths of shares.
2	107	1	273	–	–	108	–	–	To extent of 2 *l.*
3	654	–	271	–	–	479	–	–	One month's credit.
4	49	1	25	–	–	256	2,100	–	Nil.
5	62	1	55	–	2	274	–	–	Unlimited.
6	757	252	8,612	–	19,628	5,123	19,389	104	Two-thirds of shares.
7	196	68	14	–	–	–	2,850	–	Nil.
8	205	–	688	–	813	917	–	–	To amount of shares.
9	396	95	1,580	–	1,657	650	1,676	18	To amount of shares.
10	93	–	229	–	–	62	370	–	To amount of shares.
11	983	–	2,617	–	325	2,654	172	–	Half of shares.
12	625	–	1,688	–	60	1,638	992	16	Three-fourths of shares.
13	324	–	1,001	–	–	1,219	–	5	Nil.
14	95	–	406	–	–	879	–	–	Three-fourths of shares.
15	109	–	1,186	–	1,365	472	1,314	–	Amount of shares.
16	2,101	608	3,327	–	7,783	2,458	7,518	–	Three-fourths of shares.
17	687	–	1,512	–	1,275	2,584	789	16	Nil.
18	3,211	2	7,991	–	10,210	6,325	8,454	150	No credit.
19	332	42	1,440	–	735	688	927	–	Three-fourths of shares.
20	110	25	274	–	423	1,232	–	–	Nil.
21	240	–	897	–	–	631	183	–	Nil.
22	1,786	–	2,475	–	1,389	7,788	9,976	–	Limit not defined.
23	1,452	2	3,346	–	1,800	6,974	–	68	85 per cent. of shares.
24	29	–	9	–	–	675	1,760	–	Nil.
25	7,268	–	14,410	–	6,194	9,083	27,542	360	85 per cent. of shares.
26	256	–	1,159	–	682	851	–	–	To extent of 1 *l.* 17 *s.* 6 *d.* (drapery only).
27	565	2	1,206	–	798	1,332	767	–	Three-fourths of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	RENFREWSHIRE—*continued.*			£.	£.	
31	Port Glasgow Provident Co-operative, 16, Princes-street, Port Glasgow.	1879	475	10,834	652	1
22	Renfrew Equitable Co-operative, Church-street, Renfrew.	1873	264	13,994	991	2
28	Renfrew Working Men's Investment and Building, 6, Blythswood-road, Renfrew.	1875	66	249	8,821	3
38	Scottish Co-operative Farming Association, 61, High-street, Johnstone.	1886	210	1,278	2,249	4
6	Thornliebank Co-operative Building, Thornliebank	1861	383	16,007	804	5
29	Underwood Co-operative Coal Company, Underwood-street, Paisley.	1872	164	9,381	98	6
26	United Co-operative Baking, 12, Macneil-street, Glasgow.	1869	41	67,985	7,839	7
	ROXBURGHSHIRE:					
1	Hawick Co-operative Store Company, 69, High-street, Hawick.	1839	2,837	124,432	13,634	8
2	Jedburgh Co-operative Store Company, Port House, Exchange-street, Jedburgh.	1866	310	9,383	1,302	9
6	Kelso Co-operative Store, 3, Union-street, Kelso	1875	163	3,896	615	10
4	Ricarton Junction Co-operative, Ricarton Junction, Hawick.	1870	47	2,003	193	11
	SELKIRKSHIRE:					
9	Galashiels Co-operative Coal, North British Railway Station, Galashiels.	1887	478	2,366	48	12
3	Galashiels Co-operative Store, 1, Roxburgh-street, Galashiels.	1842	1,240	43,951	4,291	13
4	Galashiels Waverley Co-operative Store Company, Channel-street, Galashiels.	1867	1,275	54,268	7,488	14
1	Selkirk Co-operative Store Company, 7, West Port, Selkirk.	1846	638	22,925	3,470	15
7	Selkirk Equitable, 30, High-street, Selkirk -	1880	186	5,979	637	16
	STIRLINGSHIRE:					
11	Alva Co-operative Baking, Johnston-place, Alva.	1847	744	8,103	866	17
1	Alva Co-operative Bazaar, Cobden-place, Alva -	1845	836	23,893	3,358	18
9	Bainsford and Grahamston Baking, Eastern Avenue, Grahamston.	1847	988	11,609	970	19
19	Bannockburn Co-operative, Society Buildings, Main-street, Bannockburn.	1830	562	21,087	3,751	20
10	Bonnybridge Co-operative, Bonnybridge, by Denny.	1883	426	19,398	1,308	21

	Trade Charges	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	415	238	1,490	–	1,486	625	1,456	–	Nil.
2	733	–	1,878	–	1,219	1,600	1,739	29	85 per cent. of share capital.
3	81	450	89	–	–	1,055	7,577	–	Nil.
4	278	13	82	–	12	1,618	814	–	Nil.
5	819	–	2,015	–	6,321	1,600	7,320	–	To within 2 *l.* of amount of shares.
6	542	3	1,486	–	531	357	1,454	–	One month's credit.
7	2,988	89	2,710	–	954	5,147	30,281	–	One month's credit.
8	8,235	24	17,563	–	–	37,112	1,704	–	Three-fourths of shares.
9	399	5	1,558	–	–	3,805	1,238	8	Three-fourths of shares.
10	264	–	344	–	1,950	773	1,357	–	To extent of 5 *l.*
11	145	–	198	–	–	265	–	–	Not stated.
12	454	–	128	–	–	486	–	–	To amount of shares.
13	3,020	74	6,141	–	655	14,042	3,200	9	Three-fourths of shares.
14	3,940	42	7,692	–	–	17,574	1,963	–	To amount of shares.
15	1,607	–	2,581	–	474	5,891	3,050	–	To amount of shares.
16	361	2	1,019	–	–	1,599	400	–	To amount of shares.
17	697	6	1,715	–	730	4,979	–	–	Nil.
18	603	103	3,322	–	2,500	8,754	–	41	Nil.
19	333	2	2,122	–	1,225	2,769		–	Three-fourths of shares.
20	2,189	110	2,317	–	2,663	9,266	–	–	Four - fifths of shares.
21	843	4	2,918	–	202	5,507	–	–	Three-fourths of shares.

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
	STIRLINGSHIRE—*continued.*			£.	£.	
34	Bridge of Allan Co-operative, 10 and 11, Allan Bank Buildings, Bridge of Allan.	1883	83	2,803	197	1
16	Cambusbarron Co-operative, Brae, Cambusbarron	1864	176	7,697	955	2
15	Camelon Co-operative, Burnside-terrace, Camelon, near Falkirk.	1857	426	21,023	2,424	3
24	Carron Co-operative, Carron, Larbert - -	1871	175	8,178	642	4
20	Carronhall and Kinnaird Co-operative Provision, Carronhall.	1861	426	6,224	1,110	5
22	Carronshore Baking Company, Carronshore -	1853	211	2,560	166	6
25	Denny and Dunipace Co-operative, Stirling-street, Denny.	1872	491	19,015	1,515	7
35	Falkirk Building, 2, Park-terrace, Falkirk -	1887	519	3,405	22,582	8
13	Grahamston and Bainsford Co-operative, 160, Grahamston, by Falkirk.	1861	958	43,437	3,826	9
29	Grangemouth Co-operative Building and Investment, Grange-place, Grangemouth.	1867	114	925	11,173	10
14	Grangemouth Co-operative, Grange-place, Grangemouth.	1864	871	35,552	2,898	11
6	Kilsyth Co-operative, 70, Main-street, Kilsyth -	1862	87	3,114	182	12
33	Larbert Co-operative, Main-street, Larbert -	1882	182	6,176	762	13
23	Laurieston Co-operative, Laurieston, Falkirk -	1871	161	6,066	375	14
17	Lennoxtown Friendly Victualling, Main-street, Lennoxtown.	1812	132	6,875	505	15
27	Longcroft Co-operative, Longcroft, Bonnybridge by Denny.	1873	163	6,210	337	16
26	Milngavie Co-operative, Bank-place, West End, Milngavie.	1873	180	7,179	335	17
21	Ochilvale Co-operative Provision Store Company, 97, Stirling-street, Alva.	1866	210	4,544	1,162	18
7	Redding Co-operative, Redding Muirhead New Store, by Polmont.	1861	915	41,942	2,690	19
28	Skinflats Co-operative, Bloomfield House, Skinflats.	1875	150	8,837	658	20
3	Slamannan Co-operative, Main-street, Slamannan, near Falkirk.	1861	1,462	60,825	7,406	21
12	Stenhousemuir East Baking, Stenhousemuir, Larbert.	1847	439	5,103	282	22
4	Stenhousemuir Equitable Co-operative, Stenhousemuir, Larbert.	1861	304	11,755	1,455	23
32	Stirling Co-operative, 38, Cowane-street, Stirling	1880	948	21,870	2,872	24

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	163	–	337	–	69	191	25	–	Two-thirds of shares.
2	350	127	954	–	469	1,822	434	–	Three-fourths of shares.
3	1,116	284	3,004	–	100	5,653	892	–	Three-fourths of shares.
4	255	6	1,070	–	23	849	–	–	Three-fourths of shares.
5	127	–	958	–	–	493	–	–	Nil.
6	236	–	599	–	–	894	–	–	Three-fourths of shares.
7	1,061	4	2,315	–	405	4,255	420	–	Three-fourths of shares.
8	126	679	1,047	–	–	20,436	573	–	Nil.
9	1,923	28	5,015	–	887	12,317	–	–	Three-fourths of shares.
10	50	557	451	–	–	8,360	1,810	–	Nil.
11	2,304	–	5,092	–	10,109	15,373	3,268	–	Three-fourths of shares.
12	144	1	315	27	–	169	–	–	To extent of 2 *l.*
13	318	–	776	–	488	2,315	80	–	Three-fourths of shares.
14	199	–	796	–	432	1,085	260	–	Three-fourths of shares.
15	296	1	409	–	85	814	955	2	Three-fourths of shares.
16	197	–	1,016	–	209	1,878	–	–	One-half of shares.
17	321	–	1,121	–	479	779	–	–	To amount of shares.
18	225	2	180	–	–	1,124	–	–	To amount of shares.
19	1,415	455	8,235	–	10,057	18,666	–	12	To amount of shares, less 10*s.*
20	258	–	1,385	–	2,087	3,049	–	–	To 16-20ths of shares.
21	2,368	–	10,059	–	3,999	2,624	8,266	–	To amount of shares.
22	199	38	1,153	–	534	2,269	–	–	Three-fourths of shares.
23	714	247	1,612	–	641	4,758	26	–	Nine-tenths of shares.
24	1,008	3	3,130	–	711	4,896	–	–	Nil.

SUMMARY. - - - - -

COUNTY.	Number of Societies making Returns.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
			£.	£.	
SCOTLAND:					
Aberdeenshire	3	644	11,660	3,782	1
Argyleshire	1	147	4,362	515	2
Ayrshire	29	10,558	329,467	40,644	3
Banffshire	2	697	12,820	1,466	4
Berwickshire	1	61	1,552	223	5
Buteshire	1	90	1,766	232	6
Caithness-shire	2	1,457	22,265	3,149	7
Clackmannanshire	9	5,378	148,240	24,728	8
Dumbartonshire	12	6,357	219,286	56,247	9
Dumfries-shire	5	2,059	50,052	6,125	10
Edinburghshire	28	25,505	888,372	100,903	11
Fifeshire	34	12,605	361,640	47,513	12
Forfarshire	21	20,235	385,321	49,546	13
Haddingtonshire	5	1,822	65,377	12,109	14
Inverness-shire	1	128	3,571	845	15
Kincardineshire	1	409	5,341	1,012	16
Kinross-shire	3	665	26,053	3,372	17
Lanarkshire	77	23,272	3,131,880	309,812	18
Linlithgowshire	7	4,033	169,233	15,526	19
Peebles-shire	3	846	42,102	6,159	20
Perthshire	16	5,642	143,547	24,599	21
Renfrewshire	29	15,208	584,588	76,640	22
Roxburghshire	4	3,357	139,714	15,744	23
Selkirkshire	5	3,817	129,489	15,934	24
Stirlingshire	29	13,339	425,405	76,762	25
Total	328	158,331	7,303,283	893,587	26

- - - - - -SUMMARY.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Societies giving Credit.	Societies not giving Credit.
			Profit.	Loss.		Share Capital.	Loan Capital.			
	£.	£.	£.	£.	£.	£.	£.	£.		
1	797	94	1,226	–	151	3,699	800	–	2	1
2	244	–	392	–	–	344	300	–	1	–
3	14,860	1,936	38,683	412	35,458	97,417	41,018	255	15	14
4	932	45	1,519	–	826	2,125	–	–	2	–
5	49	4	145	–	–	281	–	–	1	–
6	140	47	275	–	37	397	–	–	1	–
7	1,667	185	1,808	–	760	5,976	1,020	14	1	1
8	8,236	633	22,697	–	16,317	73,104	2,914	105	8	1
9	12,170	79	28,346	–	54,175	58,750	83,161	241	7	5
10	3,182	39	6,684	–	590	11,332	1,222	–	4	1
11	59,799	820	103,677	–	82,145	163,920	27,895	56	17	11
12	17,329	2,979	53,147	–	18,290	90,701	4,114	14	26	8
13	22,429	1,673	48,713	13	12,462	99,104	9,100	5	16	5
14	3,953	196	8,437	–	244	6,967	8,439	1	4	1
15	430	–	155	–	–	349	2	–	1	–
16	725	–	238	–	–	1,326	300	–	–	1
17	1,421	6	4,362	–	3,197	6,925	–	–	2	1
18	81,460	3,167	182,489	7,795	58,804	174,376	447,766	273	47	30
19	8,793	952	24,155	–	13,495	40,129	5,213	31	6	1
20	1,845	58	6,596	–	3,914	10,208	3,180	–	2	1
21	9,494	37	14,876	–	576	38,852	8,258	234	13	3
22	27,676	1,889	65,617	–	65,660	66,237	135,320	766	19	10
23	9,043	29	19,663	–	1,950	41,955	7,299	8	3	1
24	9,382	118	17,561	–	1,129	39,592	8,613	9	5	–
25	20,038	2,657	63,423	27	39,104	146,344	17,009	55	23	6
26	316,094	17,641	714,884	8,247	409,284	1,180,410	812,943	2,067	226	102

IRELAND.

ABSTRACT of Returns furnished to the ASSISTANT REGISTRAR of (CO-OPERATIVE) SOCIETIES, for the

Register Number.	NAME OF SOCIETY AND REGISTERED OFFICE.	Date of Establishment.	Total Number of Members at End of Year.	Sales of Goods.	Stock-in-Trade at End of Year.	
				£.	£.	
2	Inchicore Co-operative, Inchicore, County Dublin	1859	161	10,351	388	1
7	Suffolk Co-operative, Dunmurry, County Antrim	1868	68	2,850	140	2
8	St. Simon Stock's Provident, 44, York-street, Dublin.	1854	160	–	–	3
10	Shamrock Co-operative Blarney, County Cork -	1877	58	2,261	119	4
11	Greenore Co-operative, Greenore, County Louth	1879	28	1,555	430	5
16	Balbriggan Industrial and Provident, New Market Premises, Balbriggan, County Dublin.	1881	41	721	106	6
17	Lisburn Working People's Co-operative, 38, Bridge-street, Lisburn, County Antrim.	1882	203	6,604	293	7
(*a*)19	Glen Anne Co-operative, Glen Anne, County Armagh.	1884	–	–	–	8
(*a*)20	Ligoniel Co-operative, Ligoniel, County Antrim	1887	–	–	–	9
23	The Laurencetown Co-operative - - -	1887	104	4,639	389	10
(*a*)24	The Irish Industrial Co-operative, 2, Emerald-terrace, Dublin.	1888	–	–	–	11
25	National Co-operative Society of Belfast, 4, Divis-street, Belfast.	1888	220	4,100	263	12
26	Belfast Co-operative, 120, Shankhill-road, Belfast	1889	237	2,367	205	13
(*a*)28	Drumcollogher Co-operative Dairy Factory Society, Drumcollogher, County Limerick.	1889	–	–	–	14
	Number of Societies making Returns - - 10 Number of Societies making no Returns - 4		1,280	35,448	2,333	

(*a*) No Return has been received for the year 1889.

Friendly Societies Registry,
9, Upper Ormond Quay, Dublin.

IRELAND.

FRIENDLY SOCIETIES for *Ireland* by INDUSTRIAL and PROVIDENT Year ending 31st December 1889.

	Trade Charges.	Interest and Profit on Investments.	Balance on Year's Transactions.		Investments other than in Trade.	Working Capital at End of Year.		Amount of Profit applied to Educational Purposes.	Whether Credit is given to Members or not; and, if so, to what Limit.
			Profit.	Loss.		Share Capital.	Loan Capital.		
	£.	£.	£.	£.	£.	£.	£.	£.	
1	711	–	750	–	–	1,086	–	–	No.
2	121	–	240	–	–	136	–	–	Credit given to customers fortnightly.
3	–	–	–	–	–	4,383	–	–	£. 50. This is a loan society.
4	98	–	79	–	–	92	–	–	Not stated.
5	158	–	113	–	–	40	100	–	No.
6	122	–	13	–	–	79	–	–	No.
7	489	–	224	–	195	1,178	–	–	To amount of withdrawable capital.
8	–	–	–	–	–	–	–	–	
9	–	–	–	–	–	–	–	–	Being dissolved.
10	290	–	97	–	–	402	–	–	No.
11	–	–	–	–	–	–	–	–	Being wound up.
12	333	–	116	–	12	299	–	–	Not stated.
13	169	–	49	–	–	308	–	–	No.
14	–	–	–	–	–	–	–	–	
	2,491	–	1,681	–	207	8,003	100	–	

W. F. Littledale.

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

REPORTS

OF THE

CHIEF REGISTRAR

OF

FRIENDLY SOCIETIES

For the Year ending 31st December 1889.

(*Pursuant to* 34 *&* 35 *Vict. c.* 31, *s.* 17; 38 *&* 39 *Vict. c.* 60, *s.* 10; *and* 39 *&* 40 *Vict. c.* 45, *s.* 25.)

PART C.

APPENDIX (N.)—TRADE UNIONS.

Ordered, by The House of Commons, *to be Printed,*
14 *August* 1890.

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389—II.

PART C.

APPENDIX (N.)

APPENDIX TO REPORT OF THE REGISTRAR OF TRADE UNIONS IN ENGLAND.

(The Trade Union Act, 1871.)

RETURNS to the Registrar, in pursuance of 34 & 35 Vict. cap. 31.

The following Abstract gives the names of the registered Trade Unions, showing those which have, and those which have not, made returns according to law, and, with regard to the former, the amount of their funds on 31st December 1889, their income for that year, and the number of their members:—

TRADE UNIONS, 1889.

Register Number.	Name.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
1	Operative Bricklayers' Society, 46 Southwark Bridge-road, S.E., Surrey.	8 April 1848	38,123	12,771	8,189
2	Warehousemen's Philanthropic Society, 34 Chapel-street, Bradford, Yorkshire.	Mar. 1850	1,206	212	121
3	United Society of Boiler Makers and Iron Ship Builders, Tettor House, Eglington-lane, Newcastle-on-Tyne, Northumberland.	Aug. 1834	100,896	104,523	33,441
5	Stuff Makers-up Provident Society, 39 Leeds-road, Bradford, Yorkshire.	5 Aug. 1843	1,730	1,114	164
8	Amalgamated Society of Railway Servants of England, Ireland, Scotland, and Wales, 56 Colebrook-row, N., London.	27 Nov. 1871	82,504	18,344	19,589
10	Power Loom Weavers' Association, Huddersfield, Yorkshire.	1881 - -	558	267	1,860
11	Associated Trimming Weavers' Society of Leek, 65 St. Edward-street, Leek, Staffordshire.	21 April 1871	1,182	246	210
*18	Hull Bricklayers' Labourers' Protective, Accident, and Burial Society, Dan O'Connell Inn, Mill-street, Hull, Yorkshire.	5 Mar. 1862	—	—	—
21	Power Loom Carpet Weavers' Mutual Defence and Provident Association, 28 Church-street, Kidderminster, Worcestershire.	1 Jan. 1866	—	—	—
	Carried forward - - -		226,199	137,477	63,574

* Dissolved, 1888.

Regtster Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		226,199	137,477	63,574
22	Rossendale Woollen Carpet Printers' Association, Brougham Hall, Waterfoot, near Manchester, Lancashire.	3 July 1868	1,934	253	156
23	Amalgamated British Seamen's Protection Society, Trafalgar Tavern, Leman-street, E., London.	10 May „	—	—	—
24	Silk Dressers' Trade Society, Trafford Inn, Trafford-street, Rochdale, Lancashire.	28 Feb. 1869	1,549	863	525
26	Durham County Colliery Enginemen's Mutual Aid Society, 26 Western-hill, Framwellgate, Durham.	30 Mar. 1872	3,508	1,341	1,377
27	Printers' and Transferers' Amalgamated Trades' Protection Society, Star Inn, Burslem, Staffordshire.	7 Oct. 1871	1,299	188	146 Males. 216 Females.
28	Kent and Sussex Labourers' Union, Rose and Crown, 5, Lubbock Villas, Holland-street, Maidstone, Kent.	4 May 1872	7,097	10,625	10,000
31	West Yorkshire Miners' Association, Huddersfield-road, Barnsley, Yorkshire.	2 Sept. 1871	29,608	34,309	35,000
33	Milk Dealers' Protection Society, 52 Regent's-road, Salford, Manchester, Lancashire.	20 Mar. 1872	239	173	258
37	Pattern Card Makers' Original Trade, Sick, and Burial Society, 39 Bloom-street, Manchester, Lancashire.	9 Sept. „	1,289	638	220
38	Amalgamated Labour League, near the Buck Inn, Hempton, Fakenham, Norfolk.	13 July „	158	33	90
40	Association of Master Engineers and Iron and Brass Founders in North Staffordshire and surrounding Districts, Leopard Hotel, Burslem, Staffordshire.	17 Sept. „	—	—	—
43	Durham Miners' Association; 13 North-road, Durham.	19 Nov. 1869	42,713	38,946	46,000
47	Barge Builders' Trade Union, Bricklayers' Society Rooms, 46 Southwark Bridge-road, S,E , Surrey.	13 July „	523	297	215
48	Liverpool Operative Ship Painters' Association, 63 St. Anne-street, Liverpool, Lancashire.	30 Mar. „	428	270	371
52	Peterborough District Labourers' Union, Workmen's News Room, Millgate, Peterborough, Northamptonshire.	9 May „	—	—	—
54	General Labourers' Amalgamated Union, Star Coffee Tavern, 79, Wigmore-street, Marylebone, W., London.	26 Sept. 1872	520	241	390
	Carried forward - - -		317,064	225,654	158,538

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		317,064	225,654	158,538
61	Mersey Ship Joiners' Association, 50 Ranelagh-street, Liverpool, Lancashire.	31 July 1860	—	—	—
62	Amalgamated Society of Carpenters and Joiners, 95 Brunswick-street, Ardwick Green, Manchester, Lancashire.	4 June "	58,923	75,069	26,472
64	Amalgamated Society of Tailors, 8 Caxton Buildings, Bootle-street, Piccadilly, Manchester, Lancashire.	12 Mar. 1866	16,043	2,639	15,276
67	Organ Builders' Amalgamated Trade Society, Royal Standard, Frederick-street, Hampstead-road, N., London.	19 Oct. 1865	19	10	9
74	Amalgamated Society of House Decorators and Painters, 88 Harwood-road, Walham Green, S.W., London.	1 Jan. 1873	2,161	1,573	1,203
79	National Association of Operative Plasterers, 12 Dartmouth-street, Westminster, S.W., London.	20 Feb. "	2,064	2,063	1,915
80	London Saddle and Harness Makers' Trade Protection Society, 5 Upper St. Martin's-lane, W.C., London.	24 Sept. 1872	—	—	—
84	Permanent Amalgamated Farriers' Protection Society, Duke of York Tavern, York-road, King's Cross, N., London.	6 Dec. "	1,804	202	393
91	London Wood and Tin Packing Case Makers' Trade Society, Sash and Cocoa Tree, Whitecross-place, Wilson-street, Finsbury, E.C., London.	22 Aug. "	880	513	422
93	Amalgamated Association of Operative Cotton Spinners, Self-Actor Minders and Twiners of Lancashire and adjoining Counties, 3 Blossom-street, Great Ancoats, Manchester, Lancashire.	1 May 1870	75,776	47,294	17,224
97	Borough and District of Brighton Licensed Victuallers' Protection Society, 3 and 4 Market-street, Brighton, Sussex.	13 Sept. 1872	—	—	—
100	United Society of Boot and Shoe Makers of all Branches, of Bristol and District, Rose and Crown Inn, St. James's Churchyard, Bristol, Gloucestershire.	14 Aug. 1871	—	—	—
105	Independent Order of Engineers and Machinists' Trade and Friendly Society, Hope and Anchor, Parliament-street, Nottingham.	30 June 1873	—	—	—
	Carried forward - - -		474,734	355,017	221,452

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		474,734	355,017	221,452
106	West Bromwich, Oldbury, Tipton, Coseley, and Bradley Amalgamated Association of Miners, Miners' Hall, Great Bridge, Tipton, Staffordshire.	1 April 1873	1,603	1,952	1,248
108	Stone Carvers' Trade Society, Green Man, St. Martin's-lane, W.C., London.	9 Sept. „	—	—	—
114	East London Painters' Trade Union, George the Fourth, Ida-street, Poplar, E., London.	14 Jan. 1854	1,283	320	511
118	Card Setting Machine Tenters' Society, Beehive Inn, King Cross-street, Halifax, Yorkshire.	1 Jan. 1873	—	—	—
119	Association of Operative Cotton Spinners of Preston and its Vicinity, Spinners' Institute, Clark-yard, Church-street, Preston, Lancashire.	Oct. 1866	—	—	—
120	London Paper Stainers' Benevolent Society Trade Union, White Horse Inn, Fann-street, Aldersgate-street, E.C., London.	7 April 1861	792	153	154
121	Bristol, West of England, and South Wales General Labourers' Union Association, 3 Albion Place, Cumberland Road, Bristol, Gloucestershire.	1 Aug. 1873	1,834	2,729	2,760
*123	Runcorn Shipwrights' Association, Working Men's Club, Church-street, Runcorn, Cheshire.	24 Aug. 1871	—	—	—
124	Caxton Printers' Warehousemen's Association, Falcon Tavern, Gough-square, E.C., London.	17 Nov. 1873	276	63	79
125	Tailors' Mutual Association, Black Eagle, Brick-lane, Spitalfields, E., London.	20 Nov. „	501	324	215
†130	Amalgamated Association of Engravers to Calico Printers, Crosby Hotel, Withy Grove, Manchester, Lancashire.	20 Jan. 1872	—	—	—
133	Amalgamated Society of Silk Twisters, Queen's Head Inn, Leek, Staffordshire.	4 April 1866	—	—	—
136	Huddersfield and Dewsbury Power Loom Tuners' Mutual Improvement Association, Swan-with-Two Necks, Huddersfield, Yorkshire.	April 1861	—	—	—
	Carried forward - - -		481,023	360,558	226,419

* Not known, 1889.

† Dissolved, July 1880.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		481,023	360,558	226,419
137	United Vellum and Parchment Makers of Great Britain, Crown and Cushion, Page's-walk, S.E., Surrey.	23 Mar. 1876	63	158	63
138	Amalgamated Society of Stationary Engine Drivers and Stokers, Farringdon Hotel, Farringdon-road, E.C., London.	4 Jan. 1873	310	101	76
144	Steam Engine Makers' Society, Market-buildings, Thomas-street, Manchester, Lancashire.	2 Nov. 1824	19,357	15,303	5,500
*150	Goldsmiths' and Jewellers' Trade Association, Cross Keys Tavern, Theobald's-road, W.C., London.	13 Aug. 1872	—	—	—
153	Amalgamated Society of Kitchen Range, Hot Water, and other Fitters connected with the above trades, Rose Inn, Westgate, Rotherham, Yorkshire.	15 July "	286	145	240
154	National Agricultural Labourers' Union, 4 Priory-terrace, Leamington, Warwickshire.	29 May "	1,309	3,018	4,254
156	Leicester and Leicestershire Framework Knitters' Union, 39 Burton-street, Leicester.	16 Oct. 1858	—	—	—
157	National Amalgamated Association of Iron, Steel, Tin, Blast Furnace, and other Workers, 8 Grange-road, Darlington, Durham.	4 Aug. 1862	1,048	614	771
158	Amalgamated Society of Wagon and Carriage Makers, Wheelwrights, and Carpenters, 79 Ogden-lane, Higher Openshaw, Manchester, Lancashire.	1 Jan. 1874	580	240	168
†160	Operative Crate Makers' Society, Granville Hotel, Clarence-street, Hanley, Staffordshire.	21 Oct. 1872	—	—	—
162	Oldham Power Loom Overlookers' Association, Bath Hotel, 93 Union-street, Oldham, Lancashire.	19 Nov. 1870	230	191	127
175	Amalgamated Society of Tin Plate Workers, London, Cogers' Hall, Bride-lane, Fleet-street, E.C., London.	5 Jan. 1875	1,588	1,020	691
	Carried forward - - -		505,794	381,348	238,309

* Not known, 1889.

† Not known, 1887.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - - -		505,794	381,348	238,309
180	Perseverance Society of Carpenters and Joiners, Myddleton Hall, E.C., London.	3 Mar. 1860	480	101	146
182	Durham Coke Men's and Labourers' Association, 46 Western-hill, Durham.	12 Sept. 1874	724	1,152	3,296
183	Skelmersdale District Miners' Association, Miners' Committee Rooms, Liverpool-road, Skelmersdale, Lancashire.	13 April „	994	801	1,016
187	North Wales Quarrymen's Union, 7 Market-street, Carnarvon.	27 April „	—	—	—
190	General Union of Operative Carpenters and Joiners, 39 Elizabeth-street, Liverpool, Lancashire.	30 July 1827	1,079	3,193	1,623
191	Huddersfield Warehousemen, Makers-up, and Packers' Provident Society, Huddersfield Friendly and Trade Society's Club, 9 Northumberland-street, Huddersfield, Yorkshire.	3 June 1875	235	49	62
193	Amalgamated Society of Mill Sawyers and Wood Cutting Machinists, 105 Cregoe-street, Birmingham, Warwickshire.	10 Mar. 1866	1,399	1,481	975
199	Excelsior Branch, No. 3, of the National Federation of Engineers' Protection Association of Great Britain and Ireland, Scott's Arms, King's Hill, Wednesbury, Staffordshire.	19 Aug. 1875	—	—	—
204	Birmingham and Midland Counties Grocers' Protection and Benevolent Association, 28 High-street, Edgbaston, Birmingham, Warwickshire.	6 May 1874	1,392	199	200
210	Northumberland Miners' Mutual Confident Association, 17 Picton-place, Newcastle-on-Tyne, Northumberland.	5 Jan. 1863	9,420	8,594	14,595 Members. 1,139 Half-members
211	Amalgamated Society of Drillers and Cutters of the River Wear, &c., Temperance Institute, Bedford-street, Bishopwearmouth, Durham.	25 Feb. 1874	—	—	—
	Carried forward - - -		521,517	396.918	261,361

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		521,517	396,918	261,361
219	Leeds and District United Tanners' Society, Victoria Inn, North-street, Leeds, Yorkshire.	8 Jan. 1876	395	120	82
*221	Liverpool Farriers' Central Friendly Society, George the Third Inn, London-road, Liverpool, Lancashire.	8 Jan. ,,	—	—	—
229	West Cumberland Miners' Association, 56 John-street, Maryport, Cumberland.	1872 - -	327	1,631	2,316
230	London Operative Zinc Workers' Society, Tolmers-square Institute, Drummond-street, St. Pancras, W., London.	1853 - -	443	137	62
232	British United Hammermen and Forge Furnacemen's Society, Victoria Inn, Newgate-street, Newcastle-on-Tyne, Northumberland.	3 May 1876	—	—	—
234	Hull Dutch Yeast Importers' and Agents' Trade Union, 37 Wellington-street, Hull, Yorkshire.	25 May ,,	—	—	—
236	Huddersfield, Bradford, Barnsley, and District Dyers' Association, Northumberland-street, Huddersfield, Yorkshire.	14 June ,,	—	—	—
240	Blackburn District of the Amalgamated Association of Beamers, Twisters, and Drawers, Dun Horse Hotel, corner of Market-street-lane and Black-lane, Blackburn, Lancashire.	26 June ,,	456	328	300
243	Bradford Pressers' Early Closing and Philanthropic Association, Odd Fellows' Hall, Thornton-road, Bradford, Yorkshire.	28 Aug. ,,	1,128	165	138
245	Amalgamated Society of Operative Lace Makers, Mount street, Nottingham.	4 Sept. ,,	7,279	13,386	3,400
248	Iron Dressers' Trade Society, Millstone Inn, 67 Thomas-street, off Oldham-street, Manchester, Lancashire.	12 Sept. ,,	—	—	—
250	South London Society of Operative Plasterers, St. George's Tavern, Lambeth-road, Southwark, S.E., Surrey.	9 Dec. ,,	—	—	—
251	Northumberland Dock Lodge of the Trimmers and Teemers' Association, Black Bull Inn, Howdon, Northumberland.	16 Dec. ,,	155	114	233
	Carried forward - - -		531,700	412,799	267,892

* Not known, 1889.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		531,700	412,799	267,892
255	Durham Deputy Overmen and Overmen's Mutual Aid Association, British Workman Hall, Durham.	27 Mar. 1877	131	100	194
259	Houghton-le-Spring Miners' Lodge, Robinson-street, Houghton-le-Spring, Durham.	17 May „	—	—	—
264	Union Society of the Miners of Rhosllanerchrugog and its Neighbourhood, Eagle Inn, Rhos, Ruabon, Denbighshire.	4 June „	166	143	415
266	Glass Bottle Makers' Amalgamated Trade Association of Great Britain and Ireland, 61 Trimdon-street, Bishopwearmouth, Durham.	3 July „	—	—	—
269	Birmingham Stone Sawyers and Masons Labourers' Accident, Trade, and Burial Society, Turk's Head, Steelhouse-lane, Birmingham, Warwickshire.	24 Sept. „	—	—	—
270	National Federation of Enginemen's Protection Association, 26 Western hill, Framwellgate, Durham.	24 Sept. „	27	9	4,140
272	Progressive Union of Cabinet Makers, 278 Old-street, Hoxton, E.C., London.	25 Oct. „	267	139	316
274	Woolwich Society of House Painters and Decorators, Duke of York, New-road, Woolwich, Kent.	26 Oct. „	305	55	15
277	Bradford, Halifax, and Keighley Steam Sawyers, Saw Sharpeners, Planing and Moulding Machine Workers' Society, Central Coffee Tavern, Bradford, Yorkshire.	1861 - -	815	197	125
278	London Coachmakers' Trade Union, Green Man, 57 Berwick-street, Oxford-street, W., London.	1844 - -	428	395	160
280	National Independent Engineers' Protection Association, 19 George-street, Worsbro' Dale, Barnsley, Yorkshire.	4 Feb. 1878	1,004	385	394
*282	Bingley Weavers' Union, 1 Cannon-street, York-street, Bingley, Yorkshire.	28 Feb. „	—	—	—
284	Portsmouth and Gosport Licensed Victuallers' Protection and Benevolent Society, India Arms Inn, Great Southsea-street, Southsea, Hampshire.	16 Mar. „	—	—	—
	Carried forward - - -		534,843	414,222	273,651

* Dissolved.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		534,843	414,222	273,651
289	North Yorkshire and Cleveland Miners' Association, 12 Ruby-street, Saltburn-by-the-Sea, Yorkshire.	24 May 1878	—	—	—
290	Friendly Associated Male Card and Blowing Room Association of Mossley and Neighbourhood, George Hotel, Brookbottom, Mossley, Lancashire.	28 May "	—	—	—
291	London United Potters Trade Society, Coach and Horses, Broad-street, Lambeth, S.E., Surrey.	29 May "	337	253	250
292	Bradford and District Amalgamated Society of Dyers, Crabbers, Singers, and Finishers, Druids' Arms, Westgate, Bradford, Yorkshire.	15 June "	947	493	555
294	Hull United Butchers' Association, Hide Market, Tinkle-street, Hull, Yorkshire.	10 Oct. "	—	—	—
295	London Union of Lithographic Machine Minders, Farringdon Hotel, Farringdon-street, E.C., London.	7 June 1879	2,638	2,244	807
296	Oldbury Trade Society of Miners, Bird-in-Hand, Rounds Green, Oldbury, Worcestershire.	10 Oct. 1878	—	—	—
297	National Association of Coach Ironworkers, 3, Albert-place, Steward street, Springhill, Birmingham, Warwickshire.	14 Nov. "	76	42	23
298	United Order of General Labourers of London, King's Head, Tennison-street, Belvedere-road, Lambeth, S.E., Surrey.	21 Nov. "	175	53	79
299	Inland Yeast Importers' Trade Protection Union, 19 Chadderton-road, Oldham, Lancashire.	24 Dec. "	—	—	—
300	United Brotherhood of Paper Makers, Monk's Head, Snodland, Kent. Postal address, Mr. Waite, Milton-street, Maidstone.	24 Dec. "	—	—	—
301	No. 1 Lodge of the West Yorkshire Colliery Enginemen's Mutual Protection Association, Castleford, Yorkshire.	13 Jan. 1879	471	145	103
302	Amicable Society of Woolstaplers, Hen and Chicken, 34 Mill-street, Kidderminster, Worcestershire.	18 Feb. "	—	—	—
303	Woodlesford and Methley Miners' Refuge, White Hart Inn, Woodlesford, Yorkshire.	26 Mar. "	23	13	17
	Carried forward - - -		539,510	417,465	275,485

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
	Brought forward - - -		£. 539,510	£. 417,465	275,485
304	Liverpool United Mill Sawyers, 121 St. Anne-street, Liverpool, Lancashire.	29 Mar. 1873	—	—	—
306	Miners' Improvement Benefit Society, Hindley District, 9 Ladies-lane, Hindley, Lancashire.	3 May 1879	1,490	368	410
309	Amalgamated Association of Pressmen, George, East Harding-street, E.C., London.	5 July 1834	425	327	272
310	North of England Sailors, &c., Friendly Association, Lockhart's Cocoa-rooms, High-street, Sunderland, Durham.	9 July 1879	187	362	893
313	Westminster and Pimlico Branch of the London Tailoresses Trade Union, 2 Chapter-street, Westminster, S.W., London.	10 Sept. „	—	—	—
314	Liverpool United Dock Labourers' and Quay Porters' Trade Benefit Society, St. Alban's Schools, Boundary-street, Liverpool, Lancashire..	23 Sept. „	—	—	—
315	Durham Colliery Mechanics' Association, 6 Atherton-street, Durham.	29 Oct. „	761	1,090	2,237
316	London Society of Compositors, 3 Raquet-court, Fleet-street, E.C., London.	1785 - -	25,432	14,060	7,955
317	National Enginemen's Protection Association, Victoria Café, Church-street, Dewsbury, Yorkshire.	11 Nov. 1879	254	36	43
318	Amalgamated Society of Lightermen and Watermen of the River Thames, Trafalgar Hotel, Leman-street, E., Middlesex.	25 Nov. „	256	1,025	4,580
319	Chainmakers' Providential Association, Star Inn, Netherton, near Dudley, Worcestershire.	15 Jan. 1880	—	—	—
320	General Union of Smiths and Ironworkers, 76 Gartside-street, Manchester, Lancashire.	31 Jan. „	—	—	—
321	Silverdale Hive Lodge of the North Stafford Amalgamated Association of Miners, Temperance Hall, Silverdale, Staffordshire.	19 Feb. „	62	144	456
322	Operative Cotton Spinners' and Self-Actor Minders' Association, Black Horse, Accrington, Lancashire.	31 Mar. „	283	440	226
	Carried forward - - -		568,660	435,317	292,587

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
	Brought forward - - -		£. 568,660	£. 435,317	292,587
323	Amalgamated Society of Boot and Shoe Makers, Burton Crescent, W.C., London.	14 April 1880	—	—	—
327	North Staffordshire Potters' Mould Makers' Society, Sea Lion Inn, Hanley, Staffordshire.	23 June „	—	—	—
332	Metropolitan Trade Society of Operative Plasterers, Sunderland Arms Inn, Great May's Buildings, St. Martin's-lane, W.C., London.	28 Sept. „	746	95	95
333	Hull Smackowners' Association, 6 New Billingsgate, Hull, Yorkshire.	8 Oct. „	—	—	—
334	United Society of Holders-Up of Great Britain and Ireland, 102 Mill-street, Liverpool, Cheshire.	24 Nov. „	—	—	—
335	General Union of Tin-plate Workers' Trade Society, Crystal Palace Tavern, Great Ancoats-street, Manchester, Lancashire.	24 Dec. „	—	—	—
338	Hull Marine Firemen's Mutual Association, 1 Railway-street, Hull, Yorkshire.	3 Jan. 1881	561	376	625
339	Alliance Cabinet Makers' Association, 66 Finsbury Pavement, E.C., London.	14 April „	—	—	—
340	Rochdale Male and Female Card and Blowing Room Operatives Association, 42 Drake-street, Rochdale, Lancashire.	9 May „	—	—	—
342	Bristol Association of Working Women, 27 Queen's-square, Bristol, Gloucestershire,	21 May „	—	—	—
343	National Union Boot Top Cutters, 13 Kenilworth-place, Newtown, Bristol, Gloucestershire.	24 May „	—	—	—
346	Liverpool Operative Plasterers' Accident and Burial Society, Pontack Inn, Christian-street, Liverpool, Lancashire.	14 July „	—	—	—
347	Pointsmen's Mutual Aid and Sick Society, 5 Barnwell-street, Bolton, Lancashire.	26 July „	243	104	186
	Carried forward - - -		570,210	435,892	293,493

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		570,210	435,892	293,493
348	Associated Society of Locomotive Engineers and Firemen, 44 Park-square, Leeds, Yorkshire.	18 Aug. 1881	10,820	5,843	3,600
350	Lofthouse Miners' Refuge, Travellers' Rest, Lofthouse-gate, Yorkshire.	20 Aug. „	—	—	—
351	Liverpool Shipwrights' Trade and Friendly Association, Camden Rooms, Camden-street, Liverpool, Lancashire.	31 Aug. „	992	1,413	1,191
357	Bristol Clothiers' Cutters' Trade Association, Haymarket Tavern, Lower Union-street, Bristol, Gloucestershire.	21 Nov. „	—	—	—
359	Amalgamated Protective and Provident Society of Women working in Trades in Oxford, 37 New Inn, Hall-street, Oxford.	28 Nov. „	130	40	67
361	Glass Bottle Makers' Amalgamated Trade Association, New Inn, Brierley Hill, Staffordshire.	21 Jan. „	—	—	—
366	Pride of Bamfurlong Miners' Provident Benefit Society, Bamfurlong Hall Hotel, near Wigan, Lancashire.	6 April 1882	119	227	380
367	Ashton and Haydock Miners' District Trade Union, Garswood Station Hotel, North Ashton, Wigan, Lancashire.	19 April „	Nil	3,355	9,147
370	Birkenhead Brickmakers' Society, Crown Hotel, 128 Conway-street, Birkenhead, Cheshire.	18 May „	—	—	—
373	London Unity of Hammermen, George, George-street, Southwark, S.E., Surrey.	30 Aug. „	185	75	45
375	Liverpool Operative House Painters' Old Society, 3 Russell-street, Liverpool, Lancashire.	22 Sept. „	932	313	414
380	London Central Association of House Decorators and Painters, City of Hereford, Cleveland-street, W., London.	1864 - -	198	32	67
	Carried forward - - -		583,586	447,190	308,404

Register Number.	Name.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		583,586	447,190	308,404
381	Perseverance Cabinet Makers' Association, Crown, 64 Cleveland-street, W., London.	27 Dec. 1882	—	—	—
385	London Tin Canister and Tinmen's Trade Society, Bell Tavern, Church-street, Houndsditch, E., London.	13 April 1883	—	—	—
387	Pride of Golborne Lodge, Miners' Trade Union, Royal Oak Inn, Golborne, Lancashire.	21 April "	—	—	—
389	Chorley and District Power Loom Overlookers' Association, 5 Fazakerley-street, Chorley, Lancashire.	1878 - -	—	—	—
393	Amalgamated Electro-Plate Operatives' Mutual Aid and Protection Society, 97 Newhall-street, Birmingham, Warwickshire.	1872 - -	986	310	274
395	National Amalgamated Society of General Toolmakers and Machinists, Drovers' Arms Inn, Smithfield, Birmingham, Warwickshire.	17 Aug. 1872	—	—	—
396	Huddersfield and District Power Loom Weavers and Woollen Operatives' Association, 9 Northumberland-street, Huddersfield, Yorkshire.	17 Aug. "	—	—	—
398	Manchester and District Association of Warp Dressers, 60 Ashford-street, Baswick, Manchester, Lancashire.	6 Sept. "	114	35	38
401	Northumberland Colliery Mechanics' Mutual Protection Association, 129 Elswick-road, Newcastle-on-Tyne, Northumberland.	1875 - -	—	—	—
402	Friendly Society of Ironfounders of England, Ireland, and Wales, 200 New Kent-road, S.E., Surrey.	1 Oct. 1872	33,888	42,346	13,805
*403	London Cutlers and Surgical Instrument Makers' Society, Old St. John's Gate, Clerkenwell, E. C., London.	8 Oct. "	—	—	—
404	London Stereotypers and Electrotypers' Society, Falcon Tavern, Gough-square, Fleet-street, E.C., London.	1869 - -	614	156	187
	Carried forward - - -		619,188	490,037	322,708

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* Not known, 1888.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
	Brought forward - - -		£. 619,188	£. 490,037	322,708
405	Tailors and Outfitters' Assistants Mutual Association, George and Dragon Inn, Shaftesbury-avenue, W., London.	15 Dec. 1869	—	—	—
406	Carriage Straighteners Society, Eight Bells Inn, Peck-lane, Nottingham.	5 Jan. 1884	435	72	60
*407	United Operative Plumbers' Association of Great Britain and Ireland, 19 St. Peter's-road, Leicester.	26 Feb. „	4,653	6,933	4,590
†408	London Amalgamated Chimney Sweepers' Trade Union, 104 Hackney-road, E., London.	1876 - -	—	—	—
411	Barrow Hammermen and Forge Furnacemen's Society, Stewart's Coffee Palace, Crellin-street, Barrow-in-Furness, Lancashire.	26 June 1884	—	—	—
414	Operative Glovers' Society, Union Inn, Carden-street, Worcester.	12 Sept. „	612	180	244
415	Amalgamated Tape Sizers' Friendly Protection Society, Town Hall Inn, Ashton-under-Lyne, Lancashire.	12 Sept. „	186	58	146
416	Nottingham Miners' Federation, 22, Liddington-street, New Basford, Nottinghamshire.	17 Sept. „	—	—	—
417	Signalmen's United Aid and Sick Society, Commercial Hotel, North Bierly, Low Moor, Yorkshire.	22 Nov. „	56	15	30
418	Amalgamated Society of General and Farm Labourers of Great Britain and Ireland, Horns Cross, Stone, Greenhithe, Erith, Kent.	9 Jan. „	89	41	26
419	Amalgamated Society of Chippers and Drillers of London and Districts, Greenwich Pensioner Inn, Bow-lane, Poplar, E., London.	30 Jan. „	365	135	190
420	Leicestershire Miners' Association, Hermitage House, Whitwick, Leicestershire.	18 Feb. „	—	—	—
423	United Glovers' Mutual Aid Society, Half Moon Inn, Yeovil, Somerset.	2 June 1885	—	—	—
	Carried forward - - -		625,584	497,471	327,994

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* This return is for the year ending 31st March 1890.

† Dissolved.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		625,584	497,471	327,994
424	Amalgamated Society of Engineers, 89, Stamford-street, S.E., Surrey.	28 Aug. 1885	209,780	183,652	60,728
425	Amalgamated Union of Cabinet Makers, 139 Kensington, Liverpool, Lancashire.	16 Sept. „	—	—	—
426	Birmingham Operative Brass Cock Finishers' Trade, Sick, and Dividend Society, Engine Tavern, 190 Great Hampton-row, Birmingham, Warwickshire.	1884 - -	389	94	51
428	Leicester and Leicestershire Amalgamated Hosiery Union, Exchange - buildings, Rutland-street, Leicester.	26 Oct. 1885	851	982	1,183
429	Blackburn Power Loom Weavers' Protection Society, 5 New Market Chambers, New Market-street, Blackburn, Lancashire.	10 Nov. „	1,083	1,412	1,932
430	Overlookers' Provident Society, No. 3, The Grove, Shelf, Halifax, Yorkshire.	1862 - -	1,789	416	293
431	Borough of Portsmouth and Gosport Cattle Dealers and Master Butchers' Association, 331 Commercial-road, Landport, Hants.	8 Jan. 1886	—	—	—
432	National Union of Operative Boot and Shoe Rivetters and Finishers, 17 Silver-street, Leicester.	1874 - -	11,119	12,732	13,760 Financial. 9,835 Probationary
436	Alliance French Polishers, Green Man Inn, Berwick-street, Oxford-street, W., London.	1878 - -	267	296	336
438	United Association of Milk Dealers, behind the Albert Hotel, New Bridge-street, Keighley, Yorkshire.	21 April 1886	—	—	—
439	National Union of Life Assurance Agents, 25 Waterloo-road, Manchester, Lancashire.	29 May „	—	—	—
442	Window Glass Cutters' Trade and Benefit Society, King's Head and Lamb, 49, Upper-Thames-street, E.C., London.	6 Sept. „	66	39	54
446	Operative House and Ship Painters' Union, 21 Greenhill - street, Emden - street, Hulme, Manchester, Lancashire.	- - -	3,400	3,601	2,271
	Carried forward - - -		854,328	700,695	418,437

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
	Brought forward - - -		£. 854,328	£. 700,695	418,437
452	Under Engineers and Stokers, Spread Eagle Inn, Manchester-street, Oldham, Lancashire.	1886 - -	—	—	—
453	Nottingham Lace Manufacturers, 6 Clinton-street, Nottingham.	„ - - -	2,682	277	87
454	Erimus Lodge of Seamen, Young's Dining-rooms, North-street, Middlesbrough, Yorkshire.	11 Dec. 1886	—	—	—
455	Poor Man's Friend Lodge (Miners), Raven's Head Inn, Haydock, Lancashire.	8 Jan. 1887	28	87	137
456	Billiard Association, 40 Fleet-street, E.C., London.	9 Feb. „	—	—	—
457	Journeymen Hatters, 124 Blackfriars-road, S.E., Surrey.	4 Mar. „	3,346	4,989	1,385
458	London Millers, 43 Cranham-road, South Bermondsey, S.E., Surrey.	30 Mar. „	127	37	28
459	Vellum Account Book Binders, 17 Devonshire-square, Bishopsgate-street, E.C., London.	1823 - -	2,147	664	436
460	Pelsall District Miners, 128 Butts-road, Walsall, Staffordshire.	5 July 1887	310	668	2,254
461	Rochdale Operative House Painters, 2 Crook John-street, Rochdale, Lancashire.	28 July „	575	183	144
462	Lithographic Artists, Designers, &c., Princess Hotel, Cross-street, Manchester, Lancashire.	1885 - -	716	503	376
463	United Stick and Cane Dressers, Well and Bucket Inn, Bethnal Green-road, E., London.	12 Aug. 1887	—	—	—
464	Card and Blowing Room Operatives, Ascroft-street, Clegg-street, Oldham, Lancashire.	12 Aug. „	—	—	—
465	Curtain Readers, Correctors, Press and Piano Punchers, Forest Inn, 170, Alfreton-road, Nottingham, Nottinghamshire.	18 Aug. „	55	247	106
466	Miners' Association, Fox and Goose Inn, Coalville, Leicester.	31 Aug. „	—	—	—
467	Nottingham and District Off Licenses' Association, Guildhall Tavern, Nottingham.	29 Sept. „	—	—	—
	Carried forward - - -		864,314	708,350	423,390

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		864,314	708,350	423,330
*468	Fishermen's Association, Priory House, Priory-street, Gorlston, Suffolk.	4 Nov. 1887	—	—	—
469	Hammermen's Unity, Queen's Head Inn, York-square, Ratcliffe, E., London.	12 Oct. „	—	—	—
470	Operative Stonemasons, 4, Stamford-street, Blackfriars, S.E., Surrey.	17 Oct. „	5.567	14,876	11,319
471	Yeadon, Guiseley, and District Union Temperance Home, Yeadon, Leeds, Yorkshire.	17 Oct. „	—	—	—
472	Iron and Steel Workers, 8 Grange-road, Darlington, Durham.	22 Oct. „	2,797	4,134	7,856
473	Quarrymen's Union, 1 John-street, Enderby, Leicestershire.	24 Oct. „	—	—	—
474	Lithographic Artists, &c., 52 Fleet-street, E.C., London.	27 Oct. „	307	264	193
475	Lithographic Printers, 73 Upper Brook-street, Chorlton-on-Medlock, Lancashire.	1879 - -	2,015	3,233	1,960
476	Hebrew Cabinet Makers, 69 Brick-lane, Spitalfields, E., London.	24 Nov. 1887	—	—	—
477	French Polishers, 63 Brownlow-hill, Liverpool, Lancashire.	26 Nov. „	—	—	—
478	Wire Workers, Crown Inn, Kirby-street, Hatton Garden, E.C., London.	1 Dec. „	—	—	—
479	Quarrymen's Association, Rossendale, Lancashire.	1885 - -	561	87	134
480	Fancy Leather Workers, 1 White Swan Inn, Whitefriars-street, E.C., London.	15 Dec. 1887	213	123	158
482	Newport (Mon.) Shipwrights, Tradesmen's Hall, Hill-street, Newport, Monmouth.	12 Jan. 1888	267	167	127
483	Dock, Wharf, Riverside, and General Labourers' Union, Assembly Hall, Mile End-road, E., London.	25 Jan. „	—	—	—
484	Blast Furnacemen's Association, 20 Albert-road, Middlesbrough, Yorkshire.	27 Jan. „	—	—	—
	Carried forward - - -		876,041	731,234	445,137

* Dissolved.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		876,041	731,234	445,137
485	Mill Sawyers' and Wood Cutting Machinists, White Swan Inn, Water-street, Birmingham, Warwickshire.	3 Mar. 1888	—	—	—
486	Colliery Enginemen's Association, 8 George-street, St. Helens, Lancashire.	1864 - -	—	—	—
487	Sailors' and Firemen's Union, 19, Buckingham - street, Strand, W.C., London.	31 Mar. 1888	9,063	26,600	60,525 Financial. 10,000 Privilege.
488	Northumberland Co-operative Employés' Mutual Protection and Aid Association, Co-operative Buildings, Ashington, Northumberland.	6 April „	23	–	65
489	Drillers and Cutters' Society, Blenheim Hotel, Newcastle, Northumberland.	6 April „	—	—	—
490	Shipwrights' Society, 16 Argyle-street, Omlaby-road, Kingston-on-Hull, Yorkshire.	11 April „	—	—	—
491	No. 1 Lodge, Miners' Glory, Brown Lion Inn, Oakengates, Salop.	28 May „	155	331	499
492	Miners' Association, Bay Horse Inn, Methley, Yorkshire.	28 May „	184	-	95
494	Painters and Decorators, Wheatsheaf Inn, Stafford.	11 July „	—	—	—
495	Coal Trimmers, Great Western Coffee Tavern, 8 Mary-street, Cardiff, Glamorgan.	10 July „	330	529	1,100
496	Printing Machine Managers, 134 Salisbury-square, Fleet-street, E.C., London.	19 July „	—	—	—
497	Tin Plate Workers, 8 Station-road, Llanelly, Carmarthen.	1 July „	—	—	—
498	Monmouthshire District Miners' Association, Railway Hotel, Crumlin, Monmouthshire.	21 July „	–	359	1,600
499	Slaters' Society, 38 Clarence-street, Newcastle-upon-Tyne, Northumberland.	1885 - -	170	168	240
500	Carpenters and Joiners, Sir John Franklin Inn, 279 East India-road, Poplar, E., London.	20 Aug. 1888	—	—	—
	Carried forward - - -		885,966	759,221	519,261

Register Number.	Name.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		885,966	759,221	519,261
501	Cab Drivers' Mutual Aid, 5 Leicester-street, W.C., London.	27 Aug. 1888	—	—	—
502	Journeymen Brass Founders and Finishers, Foresters' Hall, Charlotte-street, Hull, Yorkshire.	21 Sept. "	—	—	—
503	National Labour Federation, 37 Clayton-street, Newcastle-on-Tyne, Northumberland.	1886 - -	489	728	11,968
504	Steel Workers' Association, 19 Chandos-street, Darlington, Durham.	28 Sept. 1888	274	604	2,623
505	Associated Shipwrights, 3 St. Nicholas Buildings, Newcastle-on Tyne, Northumberland.	1 Oct. "	12,226	7,599	5,450
507	Steel Workers' Association, 22 Vaughan-street, Grange Town, Yorkshire.	30 Oct. "	—	—	—
508	London Carmen's T. U. Phœnix, 9 Leman-street, Whitechapel, E., London.	2 Nov. "	88	126	6,067
509	Cigarette Makers, 90 Commercial-road E., London.	12 Nov. "	—	—	—
510	St. Bede Society of Drillers and File Cutters, Rose and Crown Inn, Nixon-street, Jarrow, Northumberland.	1888 - -	80	102	100
514	Drillers and Hole Cutters, Bee Hive Inn, Thrift-street, South Shields, Durham.	" - -	112	83	70
521	London Braziers, Sir Ralph Abercrombie Inn, Charles-street, Hatton Garden, E.C., London.	1827 - -	598	63	70
524	Rose of Tyne, Drillers and Cutters, Waggon Inn, Low Walker, Northumberland.	18 Apr. 1889	111	114	121
527	Shipwrights' Society, 20, Gough-street, Stainsby-road, Poplar, E., London.	1874 - -	7,045	1,983	1,302
529	Brass Workers, 54 Lionel-street, Birmingham, Warwickshire.	3 June 1889	—	—	—
532	Tyneside and District Society, Newcastle-on-Tyne.	1889 - -	3,547	4,227	5,000
537	United Plate Glass Workers, Saint Helens, Lancashire.	" - -	357	436	1,246
566	Amalgamated Society of Enginemen, Cranemen, Boilermen, and Firemen, Middlesbrough, Yorkshire.	" - -	9	14	174
	Total Societies, 255.——Returns, 148.		910,902	775,300	553,452

APPENDIX TO REPORT OF THE REGISTRAR OF TRADE UNIONS IN SCOTLAND.

For the Year 1889.

Register Number.	Name.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
3	Associated Blacksmiths of Scotland, 172 Buchanan-street, Glasgow.	17 Dec. 1872	4,864	4,585	2,077
7	Amalgamated Society of Railway Servants for Scotland, 65 West Regent-street, Glasgow.	3 June „	3,467	3,564	6,710
11	Coatdyke Engine Keepers' Society, Coatdyke, near Coatbridge.	23 July 1873	336	41	109
15	Amalgamated Carters' Society, 17 Brunswick-street, Glasgow.	8 Dec. „	278	693	490
17	Glasgow and District Milling Trade Friendly and Protective League, Garrick Temperance Hotel, 24 Stockwell-street, Glasgow.	21 Mar. 1874	52	57	72
29	Associated Free Engine Keepers of Fife Labour Protection Sick and Funeral Society, Maygate-street, Dunfermline.	2 Sept. 1875	22	157	195
30	United Engine Keepers' Mutual Protective Association of Scotland, Hamilton Arms Inn, Hamilton.	7 Oct. „	526	224	422
32	Edinburgh Typographical Society, 227 High-street, Edinburgh.	31 Dec. 1878	728	1,046	752
35	Scottish United Brotherly Society of Calico Printers, 24 Stockwell-street, Glasgow.	30 June 1880	1,618	340	240
42	United Operative Plumbers' Association of Scotland, 102 Annfield-street, Glasgow.	8 June 1883	612	372	298
43	International Union of Cork Cutters, 9 Guildry-court, Glasgow.	6 May 1885	270	612	320
45	United Pattern Makers' Association, 60 M'Culloch-street, Pollokshields, Glasgow.	7 Aug. „	7,276	4,700	1,968
46	Edinburgh and Leith Cab Drivers' Association, 105 High-street, Edinburgh.	15 Jan. 1886	339	292	209
	Carried forward - - -		20,388	16,683	13,862

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		20,388	16,683	13,862
48	Forth and Clyde Valleys Miners' Association, 4 Lochside, Slamannan.	19 Oct. 1886	710	604	929
49	Ayrshire Miners' Union, Barrhill-road, Cumnock.	21 Oct. "	200	433	1,100
50	Rawyards Engine Keepers' Society, Mr. Robert Aitken's, Spirit Merchant, Rawyards.	29 Nov. "	21	8	42
51	Mid and West Lothian Miners' Association, Broxburn, Linlithgowshire.	31 Mar. 1887	35	723	939
52	British Steel Workers' Amalgamated Association, Glasgow.	9 April "	2,728	2,796	2,913
53	Associated Iron Moulders of Scotland, 28 St. Enoch-square, Glasgow.	16 June "	13,624	20,983	5,992
54	Scottish Farm Servants, Aberdeen	26 Oct. "	95	147	265
55	Associated Stoneware Throwers, 46 Main-street, Bridgeton, Glasgow.	23 Feb. 1888	347	178	69
57	Amalgamated Hammermen's, 57 Hope-street, Glasgow.	28 Dec. "	221	509	1,699
58	Associated Society of Millmen, 55 Bath-street, Glasgow.	20 Feb. 1889	1,599	2,394	1,527
59	Operative Bakers of Scotland, 2 Hunter-place, Aberdeen.	19 Mar. "	61	1,197	3,140
61	Red Leaders' Trade Union, Lorne Hall, Govan.	29 May "	16	25	100
62	Central Ironmoulders' Association of Scotland, Odd Fellows Buildings, Grahamston, Falkirk.	28 Sept. "	442	470	740
64	Associated Scottish Iron Shipbuilders Helpers' Trade Union, 87 Dumbarton road, Partick.	5 Nov. "	145	179	694
65	National Labourers' Union, 8 Watson-street, Glasgow.	20 Nov. "	136	230	1,500
	TOTAL Societies, 28.——Returns, 28.		40,768	47,559	35,511

APPENDIX TO REPORT OF THE REGISTRAR OF TRADE UNIONS IN IRELAND.

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
10	Flax Dressers' Trade and Benevolent Trade Union, 65 Academy-street, Belfast.	31 Jan. 1873	1,178	1,833	1,239
17	United Brothers of St. Joseph, or the Regular Carpenters of the City of Dublin Trade Union, 35 Lower Gloucester-street, Dublin.	6 May 1874	—	—	—
19	Drogheda Operative Painters' Trade Union, Hugh Emerson's, Peter-street, Drogheda.	14 Sept. „	26	6	12
30	Belfast Operative House Painters' Trade Union, 2 Curtis-street, Belfast.	26 Jan. 1877	585	506	367
34	Belfast and North of Ireland Power Loom Tenters' Trade and Benevolent Trade Union, 2 Curtis-street, Belfast.	6 Mar. 1878	761	320	127
35	Linen and Cotton Finishers' Trade Union of the United Kingdom, 71 York-street, Belfast.	20 April „	—	—	—
37	Belfast Power Loom Yarn Dressers' Trade Society, 65 Academy-street, Belfast.	23 July „	977	254	87
38	Operative Bakers' Trade Union, Dean-street, Kilkenny.	16 Dec. 1879	133	60	45
39	Belfast Hackle and Gill Makers' Benevolent and Trade Union, 71 York-street, Belfast.	13 Jan. 1880	301	171	687
41	Belfast Plasterers' Protective and Friendly Trade Union, 17 Church-street, Belfast.	21 June „	62	96	74
44	Dublin Operative Bakers' Trade Union, 8 Upper Bridge-street, Dublin.	5 Jan. 1882	52	3,776	600
46	Tipperary Operative Bakers, 31 Nelson-street, Tipperary.	27 May „	—	—	—
* 49	Irish Hairdressers' Trade Union, 1 Johnston's-place, William-street, Dublin.	19 Jan. 1883	—	—	—
† 52	United Operative Brick and Stone Layers' Trade Union, 64 Mary-street, Dublin.	30 April „	—	—	—
	Carried forward - - -		4,075	7,022	3,238

* Dissolved, March 1889.

† Letter returned marked “Gone away.’

Register Number.	NAME.	Date of Establishment.	Funds 31 Dec. 1889.	Annual Income.	Number of Members.
			£.	£.	
	Brought forward - - -		4,075	7,022	3,238
53	Londonderry Operative House and Ship Painters' Trade Union, 2 Church-wall, Londonderry.	6 Aug. 1883	168	45	55
55	O'Connell Amalgamated Coal Labourers, 2 South Princes-street, Dublin.	16 Jan. 1884	—	—	—
56	Dublin Amalgamated Grain Labourers, 27 Essex-street, Dublin.	1 Feb. "	25	106	135
60	Waterford Operative Coopers, 21 Mall, Waterford.	18 Sept. "	67	18	35
62	Ulster Operative Damask Weavers, Town Hall, Lurgan.	5 April 1885	—	—	—
71	Belfast Coopers, 2 Curtis-street, Belfast.	20 Jan. 1886	63	94	70
*73	Mineral Water Operatives, 2 Bachelors-walk, Dublin.	19 May "	64	24	26
75	Waterford and Limerick Railway Company's Engine Drivers and Firemen, Henry-street, Limerick.	24 Nov. "	251	81	57
76	City of Dublin Shipwrights' Benevolent, 6 Sir John Rogerson's Quay.	29 Dec. "	39	41	60
78	Amalgamated Operative Bakers of Drogheda, Dundalk, and Ardee, Mayoralty Rooms, Drogheda.	15 June 1887	—	—	—
79	The Dublin Hairdressers' Assistants, 2 Bachelors-walk, Dublin.	18 Oct. "	—	—	—
80	Port of Dublin Grain Weighers, 10 Upper College-street, Dublin.	10 Feb. 1888	17	27	58
82	Ancient Guild of Incorporated Brick and Stone Layers, 49 Cuffe-street, Dublin.	3 Sept. "	—	—	—
83	Londonderry Carpenters and Joiners, Dromond, Londonderry.	22 May 1889	13	20	25
84	United Operative Plasterers of Londonderry, 5 Eden - place, Londonderry.	12 July "	—	6	24
85	Dublin United Builders' Labourers, 57 Francis-street, Dublin.	7 Dec. "	—	—	—
86	Arklow Shipwrights, Lower Main-street, Arklow.	12 Dec. "	—	—	—
87	Belfast Bricklayers, 2 Curtis street, Belfast.	20 Dec. "	—	—	—
88	Irish Linen Lappers, College-street, Belfast.	3 Jan. 1890	34	43	112
	TOTAL Societies, 33.——Returns, 20.		4,816	7,527	3,895

* Dissolved, August 1890.

FRIENDLY SOCIETIES,
INDUSTRIAL AND PROVIDENT SOCIETIES,
AND TRADE UNIONS.

REPORTS
OF THE
CHIEF REGISTRAR
OF
FRIENDLY SOCIETIES,
FOR THE
Year ending 31st December 1889.

(*Pursuant to* 34 & 35 *Vict. c.* 31, *s.* 17; 38 & 39 *Vict. c.* 60, *s.* 10; *and* 39 & 40 *Vict. c.* 45, *s.* 25.)

PART C.

APPENDIX (N.)—TRADE UNIONS.

Ordered, by The House of Commons, *to be Printed,*
14 *August* 1890.

[*Price* 2 *d.*]

389—II. *Under* 2 *oz.*
H.—10. 1. 91.

STATEMENTS OF ACCOUNT

AND OF

LIFE ASSURANCE AND ANNUITY BUSINESS,

AND

ABSTRACTS OF ACTUARIAL REPORTS

DEPOSITED WITH THE BOARD OF TRADE,

UNDER

"THE LIFE ASSURANCE COMPANIES ACT, 1870."

During the Year ended 31st December 1889.

(PRESENTED PURSUANT TO ACT OF PARLIAMENT.)

Ordered, by The House of Commons, *to be Printed,*
25 *April* 1890.

LONDON:
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AND
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and 32, Abingdon-street, Westminster, S.W.;
ADAM and CHARLES BLACK, North Bridge, Edinburgh;
and HODGES, FIGGIS, and Co., 104, Grafton-street, Dublin.

LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNT and of LIFE ASSURANCE and ANNUITY BUSINESS, and ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade, under "The Life Assurance Companies Act, 1870," during the Year 1889.

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Argus (2 years)	162	31 Mar. - 1889	*1884**
Atlas	29	31 Dec. - 1888	*1885*
Blue Ribbon (Limited)	269	31 Dec. - 1888	—
British Empire	262	31 Dec. - 1888	*1888*
British Equitable	132	31 Jan. - 1889	*1888*
British Legal (Limited)	251	30 June - 1889	*1884*
British Workman's (Limited)	205	30 April - 1889	*1883*
Briton Medical and General (Limited)	249	31 Dec. - 1888	*1880*
Caledonian	74	31 Dec. - 1888	*1886*
Church of England	57	31 Dec. - 1888	*1888*
City of Glasgow	47	20 Jan. - 1889	20 Jan. - 1889
Clergy Mutual	137	31 May - 1889	*1886*
Clerical, Medical, and General	260	30 June - 1889	*1886*
Colonial Mutual (Limited)	177	31 Dec. - 1888	—
Commercial Union (Limited)	90	31 Dec. - 1888	*1888*
Co-operative (Limited)	175	31 Dec. - 1888	—
Crown	96	25 Mar. - 1889	*1885*
Customs' Fund	174	5 Jan. - 1889	*1888*
Eagle	10	31 Dec. - 1888	*1888*
Economic	206	31 Dec. - 1888	31 Dec. - 1888
Edinburgh	133	31 Mar. - 1889	*1885*
English and Scottish Law	8	25 Dec. - 1888	*1886*
Equitable	102	31 Dec. - 1888	*1880*
Equitable of the United States	179	31 Dec. - 1888	*1887*
Equity and Law	59	31 Dec. - 1888	*1885*
Friends' Provident	261	20 Nov. - 1889	*1888*
General	103	31 Dec. - 1888	*1888*
Gresham	273	30 June - 1889	*1888*
Guardian	97	31 Dec. - 1888	*1885*
Hand-in-Hand	78	31 Dec. - 1888	*1887*
Imperial Life	138	31 Jan. - 1889	*1886*
Industrial of Great Britain (Limited)	271	31 Dec. - 1888	*1880*
Itinerant Methodist Preachers' Annuitant	76	28 Feb. - 1889	*1881*
Lancashire	23	31 Dec. - 1888	*1885*
Law Life	4	31 Dec. - 1888	*1885*
Law Property	227	31 Dec. - 1888	*1885*
Law Reversionary Interest (Limited)	77	31 Dec. - 1888	*1885*
Law Union	131	30 Nov. - 1888	*1885*
Legal and General	5	31 Dec. - 1888	*1887*
Leicester (Limited)	—	Not yet due	—
Life Association of Scotland	130	5 April - 1889	*1886*
Liverpool and London and Globe	105	31 Dec. - 1888	31 Dec. - 1888
London Amicable (Limited)	182	31 Dec. - 1888	—
London and Lancashire	35	31 Dec. - 1888	*1888*
London and Manchester (Limited)	92	24 Mar. - 1889	*1885*
London Annuity	248	- - -	*1880*
London Assurance	2	31 Dec. - 1888	*1886*
London, Edinburgh, and Glasgow (Limited), (with Correspondence).	232	31 Dec. - 1888	*1886*
London Life	253	30 June - 1889	30 June - 1889
Marine and General	58	31 Dec. - 1888	*1885*
Methodist and General (Limited)	9	31 Dec. - 1888	*1884*
Metropolitan	82	31 Dec. - 1888	31 Dec. - 1888

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* The last Valuation Return was deposited during the year mentioned, and will be found in the Blue Book issued in the early part of the following year.

NAME OF COMPANY.	Page.	Annual Returns, Schedules 1 to 4, Sections 5 and 6.	Valuation and Statistical Returns, Schedules 5 and 6, Sections 7 and 8.
Midland Counties	270	24 Mar. - 1889	*1887*
Mutual	163	31 Dec. - 1888	31 Dec. - 1888
Mutual of New York	230	31 Dec. - 1888	31 Dec. - 1888
Mutual Reserve Fund Association of New York	134	31 Dec. - 1888	—
National Guardian (Limited)	228	30 June - 1889	*1887*
National Life	99	31 Dec. - 1888	*1885*
National of Ireland	79	31 Dec. - 1888	*1888*
National Pension Fund for Nurses (17 months)	272	30 June - 1889	—
National Provident	226	20 Nov. - 1888	*1888*
New York	34	31 Dec. - 1888	*1887*
North British and Mercantile	266	31 Dec. - 1888	*1886*
Northern	172	31 Dec. - 1888	*1886*
Norwich Union Life	120	31 Dec. - 1888	*1886*
Patriotic of Ireland	274	31 July - 1889	31 July - 1889
Pearl (Limited)	178	30 June - 1889	*1886*
Pelican	56	31 Dec. - 1888	*1886*
Positive (Limited)	135	31 Dec. - 1888	*1887*
Preserver	250	- - -	*1876*
Provident	1	31 Dec. - 1888	*1888*
Provident Clerks'	31	31 Dec. - 1888	*1888*
Provincial	25	31 Dec. - 1888	*1886*
Prudential (Limited)	21	31 Dec. - 1888	*1887*
Queen	237	31 Dec. - 1888	31 Dec. - 1888
Refuge (Limited)	183	31 Dec. - 1888	*1887*
Reliance	215	31 Dec. - 1888	*1888*
Rock	217	31 Dec. - 1888	19 Aug. - 1889
Royal	151	31 Dec. - 1888	*1885*
Royal Exchange	93	30 April - 1889	*1886*
Sceptre (Limited)	153	31 Dec. - 1888	31 Dec. - 1888
Scottish Amicable	122	31 Dec. - 1888	31 Dec. - 1888
Scottish Economic (Limited)	193	31 Dec. - 1888	31 Dec. - 1888
Scottish Economic (Limited) and Scottish Metropolitan	200	Returns under Section 15.	
Scottish Equitable	100	1 Mar. - 1889	*1888*
Scottish Imperial	180	31 Dec. - 1888	*1886*
Scottish Life (Limited)	216	31 May - 1889	*1887*
Scottish Metropolitan	185	31 Dec. - 1888	31 Dec. - 1888
Scottish Metropolitan and Scottish Economic (Limited)	200	Returns under Section 15.	
Scottish Provident	26	31 Dec. - 1888	*1888*
Scottish Provincial	264	31 Jan. - 1889	*1887*
Scottish Temperance (Limited)	181	31 Dec. - 1888	*1888*
Scottish Union and National	101	31 Dec. - 1888	*1885*
Scottish Widows' Fund	32	31 Dec. - 1888	*1888*
Sovereign	170	31 Dec. - 1888	*1886*
Standard	36	15 Nov. - 1888	*1886*
Star	11	31 Dec. - 1888	31 Dec. - 1888
Sun Life	229	24 June - 1889	*1888*
Union (half year)	33	31 Dec. - 1888	*1888*
United Brothers (Limited)	252	31 Mar. - 1889	—
United Kent Life (Limited)	95	25 Mar. - 1889	*1887*
United Kingdom (Limited)	268	31 Dec. - 1888	*1888*
United Kingdom Temperance and General Provident	89	31 Dec. - 1888	*1886*
Universal	60	31 Dec. - 1888	31 Dec. - 1888
University	104	1 May - 1889	*1885*
Victoria Mutual (Limited)	6	31 Dec. - 1888	*1887*
Wesleyan and General	139	31 Dec. - 1888	31 Dec. - 188
Western Counties and London	263	31 Jan. - 1889	*1888*
Westminster and General	24	31 Dec. - 1888	*1887*
West of England	27	31 Dec. - 1888	*1888*
Whittington	121	31 Dec. - 1888	*1888*
Yorkshire	136	28 Feb. - 1889	*1885*
Yorkshire Provident (Limited)	7	31 July - 1888	*1880*

Summary of the Life Assurance and Annuity Revenue Accounts, and of the General Balance Sheets, page 291.

Summary of Assurances in force, page 306.

LIFE ASSURANCE COMPANIES.

STATEMENTS of Account and of Life Assurance and Annuity Business, and Abstracts of Actuarial Reports deposited with the Board of Trade in pursuance of "The Life Assurance Companies Act, 1870," during the Year 1889.

PROVIDENT LIFE OFFICE.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Life Office, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	2,501,299	12	9
Premiums, less Re-assurances - - -	228,817	15	1
Interest and Dividends - - - - -	94,145	14	11
Balance of Profit on Investments realised and closed - - - - - - -	190	19	5
£.	2,824,454	2	2

	£.	s.	d.
Claims under Policies - - - - -	198,637	2	11
Surrenders :			
Policies - - - - - - -	15,480	2	10
Bonuses - - - - - - -	24,380	5	–
Annuities - - - - - - -	30	–	–
Commission - - - - - - -	11,307	2	–
Expenses of Management (including cost of Quinquennial Valuation) - - - -	21,999	11	5
Dividends and Quinquennial Bonus to Shareholders - - - - - - -	10,153	–	–
Income Tax - - - - - - -	2,857	18	7
Amount of Funds at the end of the Year, as per Second Schedule - - - - -	2,539,608	19	5
£.	2,824,454	2	2

BALANCE SHEET

Of the Provident Life Office, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up - - -	47,552	17	8
Assurance Fund - - - - - -	2,404,543	11	5
Investments Suspense Fund - - - -	85,000	–	–
Balance of Interest on Shareholders' Capital -	2,512	10	4
Total Funds, as per First Schedule -	2,539,608	19	5
Claims admitted and announced, but not paid	61,255	8	8
Outstanding Dividends, and Bonuses to Shareholders - - - - - - - -	227	4	–
£.	2,601,091	12	1

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -	1,388,275	13	6
Loans on the Company's Policies - - -	216,134	7	3
Investments :			
Liverpool Corporation 3½ per Cent. Stock -	15,376	3	–
Indian and Colonial Government Securities	206,009	8	10
Foreign Government Securities - - -	63,415	3	–
Colonial Municipal Securities - - -	48,594	10	6
City of Rome 4 per Cent. Bonds - -	6,563	12	4
British Railway Debenture Stocks - -	21,042	10	–
Indian Railway Guaranteed Stocks - -	141,387	2	1
Canadian Railway Debentures and First Mortgage Bonds - - - - -	32,499	16	8
American Railway First Mortgage Bonds -	51,852	5	–
Trust and Agency Companies Debentures -	20,000	–	–
House Property - - - - - -	182,763	11	7
British Railway Guaranteed and Preference Stocks - - - - - - -	27,385	19	3
Loans upon Personal Security with Provident Policies - - - - - - -	21,094	6	2
Agents' Balances - - - - - -	759	–	2
Outstanding Premiums, including unpaid Instalments of Half-yearly Premiums - -	69,422	19	5
Outstanding Interest, including 24,798 *l.* 18 *s.* 7 *d.* accrued but not due - - -	55,647	6	6
Cash on Deposit at Bankers - - - -	15,000	–	–
Cash in the Bankers' hands on Current Accounts at Head Office and Branches - -	17,867	16	10
£.	2,601,091	12	1

W. H. Spencer, Chairman.
Kinnaird, } Directors.
W. C. Judd, }
S. A. Beaumont, Managing Director.
Charles Stevens, Actuary and Secretary.

8 February 1889.

LONDON ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Assurance Corporation, for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Funds at this date				1,835,268	12	5
Premiums, after deduction of Re-assurance Premiums and returns - - - -				147,544	4	1
Interest and Dividends - -	80,554	17	4			
Less, Income Tax - -	2,220	4	5			
				78,334	12	11
Profit on Reversionary Transactions - -				6,501	6	–
Portion of abatement under Series of 1831, estimated 1st November 1887, and appropriated to Policies not renewed in 1888 - - -				31	8	2
£.				2,067,680	3	7

	£.	s.	d.	£.	s.	d.
Claims under Life Policies, after deduction of Sums re-assured - - - - - -				114,418	5	–
Surrenders - - - - - - -				6,614	13	8
Annuities - - - - - - -				5,879	14	10
Commission - - - - - - -				5,176	1	4
Loss on Sale of House Property - - -				641	4	2
Expenses of Management (apportioned) * -				10,325	9	6
Bonus taken by assured in abatement of Premiums :—						
Series of 1831 - - -	7,067	9	3			
Series of 1846 - - -	565	9	-			
				7,632	18	3
Portion of Profits appropriated to Shareholders carried to Profit and Loss Account :—						
Old Series - - -	12,000	–	–			
Series of 1831 - - -	3,533	14	7			
Series of 1846 - - -	12,101	–	–			
	27,634	14	7			
Less Expenses of Management as above * - - - -	10,325	9	6			
				17,309	5	1
Amount of Life Assurance Funds at this date as per Balance Sheet - - - - -				1,899,682	11	9
£.				2,067,680	3	7

* At the request of the Board of Trade, the expenses of management have, as before, been apportioned between the Marine, Fire, and Life Departments, the amount chargeable to the Life Department being deducted entirely from the Corporation's share of the Profits.

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at this date -				464,450	13	4
Premiums after deduction of Re-assurances and returns - - - - - - -				342,622	6	11
Interest and Dividends - -	16,750	4	9			
Less, Income Tax - -	365	3	2			
				16,385	1	7
£.				823,458	1	10

	£.	s.	d.
Losses after deduction of Re-assurances and Salvages - - - - - - -	171,100	4	7
Expenses of Management (apportioned) - -	58,371	2	3
Commission - - - - - - -	55,552	5	3
Bad Debts - - - - - - -	34	14	3
Profit carried to Profit and Loss Account -	48,000	–	–
Amount of Fire Insurance Fund at this date as per Balance Sheet - - - - -	490,399	15	6
£.	823,458	1	10

MARINE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Marine Insurance Fund at this date				177,902	9	–
Premiums, after deduction of Brokerage, Discount, Re-assurances, and returns - -				241,246	18	1
Interest and Dividends - -	6,415	19	9			
Less, Income Tax - -	139	17	4			
				6,276	2	5
£.				425,425	9	6

	£.	s.	d.	£.	s.	d.
Losses after deduction of Re-assurances and Salvages on account of 1888 and former Years - - - - - - -				212,473	17	2
Expenses of Management (apportioned) - -				23,453	19	11
Agents' Commission - - - - -				2,994	1	7
Bad Debts - - - - - - -				61	15	6
Amount of Marine Insurance Fund at this date as per Balance Sheet, viz. :—						
Marine Insurance Fund -	174,419	8	7			
Profit on Year 1886 -	12,022	6	9			
				186,441	15	4
£.				425,425	9	6

LONDON ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance of Account at this date - - -				103,403	6	10
Interest and Dividends not carried to other Accounts -	31,076	2	–			
Less, Income Tax - -	677	9	4			
	30,398	12	8			
Profit on Life Assurance Account	17,309	5	1			
„ Fire Account - -	48,000	–	–			
				95,707	17	9
£.				199,111	4	7

	£.	s.	d.
Dividends to Shareholders - - - -	89,655	–	–
Income Tax - - - - - - -	518	19	1
Balance as per Balance Sheet - - -	108,937	5	6
£.	199,111	4	7

BALANCE SHEET

Of the London Assurance Corporation, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital, 896,550 *l.* of which is paid up - - - - - - -				448,275	–	–
General Reserve Fund - - - - -				310,000	–	–
Life Assurance Funds - - - - -				1,899,682	11	9
Fire Fund - - - - - - -				490,399	15	6
Marine Fund - - - - - -				186,441	15	4
Profit and Loss - - - - - -				108,937	5	6
				3,443,736	8	1
Claims under Life Policies admitted but not yet paid -	27,552	10	–			
Outstanding Fire Losses - -	33,373	12	8			
Ditto - Marine Losses -	5,394	–	11			
Ditto - Annuities - -	324	12	2			
Ditto - Dividends to Shareholders - -	11,832	15	–			
Ditto - Income Tax -	414	10	9			
Fire Premiums due to other Companies - - - - -	6,791	10	2			
Clerks' Savings' Fund - -	3,102	13	3			
				88,786	4	11
£.				3,532,522	13	–

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				1,066,608	6	3
Loans upon Parliamentary Rates and Rent-charges - - - - - - -				966,640	8	4
				2,033,248	14	7
Loans on the Corporation's Life Policies -				49,470	11	11
Loans on Railway and other Securities - -				65,000	–	–
Investments :						
British Government Securities, viz. :						
£. 359,000. 9. 2. Stock -	321,350	12	8			
Turkish 4 per cent. Guaranteed Bonds - - -	22,900	–	–			
				344,250	12	8
Indian and Colonial Securities - - -				146,116	12	7
Foreign Government Securities - - -				172,539	19	6
Foreign Railway and other Securities - -				166,675	14	4
Railway and other Debentures and Debenture Stocks - - - - - -				82,899	4	4
Railway and other Preferred and Ordinary Stocks - - - - - - -				212,936	10	6
Reversions - - - - - -				24,186	–	–
Life Interests - - - - - -				21,230	15	3
Agents' Balances - - - - - -				69,191	9	1
Outstanding Premiums - - - - -				37,837	17	5
Ditto - Interest - - - - -				3,826	7	8
Fire Premiums due by other Companies -				1,425	2	4
Cash :						
On Deposit - - -	64,000	–	–			
In hand and on Current Account - - - -	27,127	16	3			
				91,127	16	3
Bills receivable - - - - - -				10,311	14	6
Policy Stamps - - - - - -				197	10	1
£.				3,532,522	13	–

G. W. Campbell, Governor.
L. A. Wallace, } Directors.
F. Lubbock, }
Arthur H. Bailey, Actuary.

LAW LIFE ASSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Law Life Assurance Society, for the Year ended the 31st December 1888.

	£.	s.	d.					£.	s.	d.
Amount of Funds at the beginning of the Year	5,141,543	8	3	Claims under Policies:	£.	s.	d.			
				Sums Assured	229,646	–	–			
				Bonuses	113,845	–	–	343,491	–	–
Premiums (after deducting Premiums for Re-assurances)	212,180	1	–	Surrenders:						
				Policies and Bonuses thereon	8,822	11	3			
Interest and Dividends	213,457	4	6	Bonuses only	6,407	18	–	15,230	9	3
Office, Registration, and other Fees	42	14	6	Commission				9,006	9	7
Fines for Revivals	39	13	2	Expenses of Management				11,172	11	7
				Dividends to Shareholders				49,823	17	6
Profit on Sale of Stock, &c.	343	8	9	Income Tax				5,944	13	8
Profit on Reversion fallen in	278	15	8	Amount of Funds at the end of the Year, as per Second Schedule				5,133,216	4	3
£.	5,567,885	5	10	£.				5,567,885	5	10

BALANCE SHEET

Of the Law Life Assurance Society, on the 31st December 1888.

LIABILITIES.							£.	s.	d.
Guarantee Fund, viz.:				£.	s.	d.			
Paid up Capital				100,000	–	–			
Proprietors accumulated Interest and share of Profits				900,000	–	–			
				1,000,000	–	–			
Proprietors' Suspense Fund				4,632	10	2			
Interest in hand or due	£. 42,141	s. 17	d. 11						
Unclaimed Dividends	1,643	–	–						
Unclaimed Bonus	180	–	–	43,964	17	11			
				1,048,597	8	1			
Assurance Fund*				4,084,618	16	2			
Total Funds as per First Schedule							5,133,216	4	3
Claims admitted, but not paid							1,819	–	–
Unissued Drafts for Claims and Surrenders							56,745	7	9
£.							5,191,780	12	–

ASSETS.	£.	s.	d
Mortgages on Property within the United Kingdom	2,643,438	5	9
Loans on the Company's Policies	115,202	1	4
Loans on Personal Security	1,685	–	–
Reversions	48,878	15	3
Life Interests	29,359	16	6
Loans on Life Interests and Reversions	493,755	4	9
Investments:			
British Government Securities	1,008	2	5
Indian ditto ditto	75,200	–	–
Colonial ditto ditto	151,290	–	–
Railway and other Debentures, and Debenture Stocks	86,000	–	–
Indian Railway Guaranteed Stock	76,427	1	3
Railway Preference Stock	111,280	–	–
East Indian Railway Deferred Stock	23,149	–	–
House Property (Office in Fleet Street)	13,100	–	–
Rent charges, under Lands Improvement and Drainage Acts	1,039,446	–	8
Borough and County Rates	198,874	12	8
Agents' Balance	424	15	4
Outstanding Premiums	12,776	17	–
Ditto Interest	46,594	–	1
Cash:			
In hand and on Current Account	23,890	19	–
£.	5,191,780	12	–

	£.	s.	d.
* *N.B.*—The Assurance Fund on the 31st December 1888, as certified by the Auditors, and rendered to the Proprietors, amounted to	4,073,660	19	2
But this was not charged with the Claims admitted in the year but not then due	1,819	–	–
	4,071,841	19	2
And did not include Premiums due in the year but not then received	12,776	17	–
£.	4,084,618	16	2

Henry R. Freshfield, Chairman in rotation.
John Clerk,
W. R. Malcolm, } Directors.
Griffith Davies, Actuary, Principal Officer.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Legal and General Life Assurance Society for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year							2,155.198	14	11
Premiums:									
New Premiums	24,114	6	3						
Less per Re-Assurances	3,597	1	3	20,517	5	–			
Renewal Premiums	153,370	6	10						
Less per Re-Assurances	23,029	15	9	130,340	11	1			
							150,857	16	1
Consideration for Annuities granted							32,215	14	2
Interest and Dividends (*less* 2,343 *l.* 8 *s.* 6 *d.* Income-tax)							88,848	14	8
Profit on a realized Investment							13	14	–
£.							2,427,134	13	10

	£.	s.	d.	£.	s.	d.
Claims under Policies				140,697	–	–
Surrenders	6,279	17	8			
Less Re-assured	608	8	1	5,671	9	7
Annuities				6,812	7	7
Commission	9,757	5	–			
Less per Re-assurances	1,538	5	2	8,218	19	10
Expenses of Management				13,142	4	2
Dividends and Bonuses to Shareholders				13,500	–	–
Bonus Commutations				2,566	13	4
Interest in lieu of Rent of Freehold Offices				800	–	–
				191,408	14	6
Amount of Funds at the end of the Year, as per Second Schedule				2,235,725	19	4
£.				2,427,134	13	10

BALANCE SHEET

Of the Legal and General Life Assurance Society on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	160,000	–	–			
Ditto Reserve for Dividends and Bonuses, &c.	30,924	10	2			
				190,924	10	2
Assurance Fund				2,043,043	16	8
Investments Sinking Fund				1,757	12	6
Total Funds, as per First Schedule				2,235,725	19	4
Claims admitted but not paid				35,310	–	–
Dividends to Shareholders				551	7	6
£.				2,271,587	6	10

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				1,631,465	2	2
Loans on the Society's Policies				35,988	6	4
Investments:						
British Government Securities				21,334	9	7
Indian and Colonial Government Securities				87,988	15	–
Foreign Government Securities				6,656	5	–
Railway Debenture Stocks:						
English	81,275	–	–			
Indian (Guaranteed)	79,285	–	–			
				160,560	–	–
Railway Shares—Indian Railway Stocks				28,720	–	–
House Property:						
The Society's Freehold Offices and Chambers	40,000	–	–			
Leasehold perpetually renewable	13,534	6	11			
				53,534	6	11
Estate at Birkenhead				30,000	–	–
Rent Charges				26,539	3	10
Reversions and Reversionary Annuities				67,571	4	2
Life Interests in possession				75,681	8	9
Shares in the Society (206)				1,948	15	–
Temporary Balance against Mortgagors				259	12	5
Outstanding Premiums	8,682	16	3			
Outstanding Interest	7,644	8	11			
				16,327	5	2
Cash:						
On Deposit	24,000	–	–			
In hand, and on current Account	3,012	12	6			
				27,012	12	6
£.				2,271,587	6	10

G. B. Gregory, Chairman.
Wm. Williams, Director.
Alfred Markby, Director.
E. Colquhoun, Actuary and Manager

12 February 1889.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Victoria Mutual Assurance Society (Limited), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				43,153	17	1
Life Premiums (less Re-assurances)	8,607	13	9			
Endowment Premiums	112	5	9	8,719	19	6
Interest				1,703	–	–
Fines and Fees				47	12	7
£.				53,624	9	2

	£.	s.	d.	£.	s.	d.
Claims under Life Policies including Bonuses, viz.:						
Death	3,239	2	11			
Sums payable in lifetime	311	11	3	3,550	14	2
Surrenders				261	3	11
Commission				991	8	8
Expenses of Management, viz., Medical Fees, Rent, Directors' Fees, Auditors' Fees, Office Salaries, Printing, Stationery, Law Charges, Travelling, Advertising, Postages and Post Office Orders, Coals, Gas, Housekeeper, Petty Cash and Policy Stamps				1,665	13	1
Income Tax on Interest				37	6	8
Bad and Doubtful Debts				–	5	10
Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule				47,117	16	10
£.				53,624	9	2

II.—HEALTH ASSURANCE ACCOUNT.

(Business effected many years prior to the incorporation of the Society. Memorandum of Association does not permit the issue of new Health Assurance Contracts.)

	£.	s.	d.
Amount of Health Assurance Fund at the beginning of the Year	2,907	19	11
Premiums	256	15	3
Management Fund, Contributions and Fines	24	–	4
Interest	87	6	3
£.	3,276	1	9

	£.	s.	d.
Claims	364	10	–
Management Expenses (Salaries, &c.)	24	–	4
Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule	2,887	11	5
£.	3,276	1	9

BALANCE SHEET

Of the Victoria Mutual Assurance Society (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Life Assurance Fund	46,428	14	4			
Ditto ditto viz., Investment Contingency Fund, being accumulated profits realised on sale of Securities	689	2	6	47,117	16	10
Health Assurance Fund (Business effected many years prior to the incorporation of the Society. Memorandum of Association does not permit the issue of new Health Assurance Contracts.)				2,887	11	5
£.				50,005	8	3

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property in England	6,600	–	–			
Mortgage in suspense	1,650	–	–	8,250	–	–
Loans on the Society's Policies within their Surrender Value				1,201	18	8
Investments:						
Indian and Colonial Government Securities				26,773	5	–
Foreign Government Securities				485	–	
Railway Debenture Stock				817	–	–
Railway Preference and Ordinary Stock				1,274	16	–
Freehold Land Companies' Debentures				4,500	–	–
Freehold Ground Rents				3,249	15	–
Outstanding Interest				59	12	8
Furniture				190	9	6
Agents' Balances				243	14	4
Cash:						
On current account at Bankers	1,370	5	7			
On deposit at Bankers	1,500	–	–			
In hand	89	11	6	2,959	17	1
£.				50,005	8	3

W. F. Rolfe, Chairman by rotation.
Alfred H. New, } Directors.
S. Wright, }
Arthur J. Cook, Secretary.

We have examined the above Revenue Accounts and Balance Sheet for the year ending 31st December 1888 with the books of the Society, and found them correctly and sufficiently vouched. We have examined the Securities held by the Society, and find the same in order.

J. Henry Champness, }
Fellow of Chartered Accountants, } Auditors.
Thos. Bowden Green, }

YORKSHIRE PROVIDENT LIFE ASSURANCE COMPANY (LIMITED).

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Yorkshire Provident Life Assurance Company (Limited), for the Year ending 31st July 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	1,374	19	5½
Premiums	6,308	12	11
Interest and Dividends	20	12	–
Shareholders' Capital paid during the Year	885	–	–
Assignment Fees	–	15	–
£.	8,589	19	4½

	£.	s.	d.	£.	s.	d.
Claims under Policies				1,922	1	11
Annuities				10	–	8
Commission				1,815	7	11
Expenses of Management, viz.:						
Depreciation on Furniture	17	19	7½			
Advertising and Stationery	96	15	5			
Travelling Expenses	35	9	4			
Medical Fees	25	5	6			
Salaries	299	15	–			
Rent, Rates, and Taxes	70	4	9½			
Policy and Postage Stamps	132	16	5½			
Miscellaneous	55	2	1½			
Legal Expenses	7	1	8			
Auditor's Fee	18	18	–			
New Business Extension Account	1,599	11	7			
				2,358	19	6
Amount of Funds at the end of the Year, as per Second Schedule				2,483	9	4½
£.				8,589	19	4½

BALANCE SHEET

Of the Yorkshire Provident Life Assurance Company (Limited), on the 31st July 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	2,050	10	–			
Assurance Fund	432	19	4½			
Total Funds, as per First Schedule				2,483	9	4½
Auditor's Fee				18	18	–
£.				2,502	7	4½

ASSETS.	£.	s.	d.	£.	s.	d.
Leeds Corporation Debenture Stock	102	16	11			
Burnley Corporation Loan	200	–	–	302	16	11
Agents' Balances				114	9	4
Outstanding Premiums				329	12	2½
Cash, on Deposit, on Current Account, and in hand				1,504	2	5
Furniture				161	6	6
Stock on hand				90	–	–
£.				2,502	7	4½

Andrew A. Watson, Chairman.
J. F. Hartley,
J. H. Riley, } Directors.
T. D. McDougall, Secretary.

19 January 1889.

I hereby certify that I have compared the above Balance Sheet with the Books and Vouchers of the Company, and find the same to be a full and correct Balance Sheet.

Leeds, 7 January 1889.

R. Kingston, Auditor.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the English and Scottish Law Life Assurance Association, for the Year ending 25th December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				1,426,151	16	7
Premiums	151,090	3	3			
Less paid for Re-assurances	15,824	1	9	135,266	1	6
Consideration for Annuities granted				22,542	17	10
Interest and Dividends				65,729	7	8
Profit and Loss on Investments				4,119	1	4
Registration Fees				93	1	6
£.				1,653,902	6	5

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deducting Sums Re-assured):						
Life Losses	100,631	5	10			
Endowments matured	3,361	–	–	103,992	5	10
Surrenders				8,575	12	5
Annuities				8,320	8	8
Commission				8,938	13	–
Expenses of Management				17,893	12	8
Dividend and Bonus to Shareholders				7,000	–	–
Cash Bonuses on Policies				1,118	1	4
Income Tax				1,774	–	11
Amount of Funds at the end of the Year, as per Second Schedule				1,496,289	11	7
£.				1,653,902	6	5

BALANCE SHEET

Of the English and Scottish Law Life Assurance Association, on the 25th December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	70,000	–	–						
Proprietors' Reserve Fund	7,242	1	1						
				77,242	1	1			
Life Assurance Fund				1,336,894	1	5			
Annuity Fund				82,153	9	1			
Total Funds, as per First Schedule							1,496,289	11	7
Claims admitted but not paid							20,951	–	–
Dividends due							3,530	–	–
£.							1,520,770	11	7

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				494,893	15	5
Ditto ditto out of the United Kingdom				40,000	–	–
Loans on the Company's Policies				65,273	12	5
Investments:						
Indian and Colonial Government Securities				294,509	14	10
Railway and other Debentures and Debenture Stocks				184,600	–	–
Railway Shares (Preference)				67,918	18	2
House Property				22,356	9	7
Loans on Personal Security (with Mortgage of Life Policies)				91,395	18	10
Agents' Balances (Premiums in course of collection)				8,506	16	–
Outstanding Premiums (Head Offices)				11,763	3	6
Outstanding Interest, viz.:						
Accrued, but not yet payable	16,946	19	7			
Due, and payable	4,453	5	8	21,400	5	3
Cash:						
On Deposit (for terms at fixed rates, with Colonial and British Banks)	210,547	15	10			
In hand and on Current Account	7,604	1	9	218,151	17	7
£.				1,520,770	11	7

J. R. Bulwer, Chairman.
W. J. Colville, } Directors.
Geo. D. Stibbard, }
Arthur Jackson, General Manager.
Francis E. Colenso, Actuary and Secretary.

We have examined the Revenue Account and Balance Sheet above set forth with the Books and Vouchers, and we hereby certify that they are correct.

13 March 1889.

John P. Sweetland, } Auditors under Deed
Charles Burney, } of Settlement.

METHODIST AND GENERAL ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Methodist and General Assurance Society (Limited), for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	1,147	13	8½	Claims under Life Policies	299	14	–
Premiums	321	14	3½	Surrender of Policies	6	17	4
Premium Books, &c.	1	12	2	Commission	78	14	6½
Interest	33	1	3	Expenses of Management	175	16	11½
				Amount of Life Assurance Fund at end of the Year	942	18	7
£.	1,504	1	5	£.	1,504	1	5

SICK ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sick Assurance Fund at the beginning of the Year	244	5	1½	Claims under Sick Policies	102	2	6
Premiums	91	9	11	Surrenders	5	18	10
Interest	13	–	–	Commission	10	14	3½
				Expenses of Management	5	8	4
				Amount of Sick Assurance Fund at the end of the Year	224	11	1
£.	348	15	-½	£.	348	15	–½

BALANCE SHEET

Of the Methodist and General Assurance Society (Limited), for the Year ending 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Life Assurance Fund	942	18	7	Mortgages on Property within the United Kingdom				780	–	–
Sick Assurance Fund	224	11	1	Outstanding Premiums				25	5	1
Money deposited by Guarantors	17	–	–	Outstanding Interest				22	18	11
				Agents' Balances				13	10	1
				Cash Deposit:						
				In Banks	150	–	–			
				In Building Societies	100	–	–	250	–	–
				Cash in hand				54	11	7
				Stationery				38	4	–
£.	1,184	9	8	£.				1,184	9	8

George Milne, Chairman,
J. W. Greayer, Directors.
J. W. Mordan,
D. Marshall, Manager of Life Business.

EAGLE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Eagle Insurance Company, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year							2,871,674	3	3
Premiums - - - -				221,957	1	6			
Less,—									
Re-assurances -	36,186	18	2						
Outstanding Premiums in 1887 Account, not paid - -	207	16	9						
				36,394	14	11			
							185,562	6	7
Interest and Dividends - - - -							126,376	2	9
Profit and Loss:									
Profit on realisation of Securities - -							7,741	10	10
£.							3,191,354	3	5

	£.	s.	d.	£.	s.	d.
Claims under Policies, after deduction of Sums re-assured - - - -	220,934	18	4			
Ditto, admitted but not paid	50,238	1	-			
Ditto, on attainment of the given Age - - -	6,545	10	11			
Ditto, ditto, admitted but not paid - - - - -	500	-	-			
				278,218	10	3
Surrenders - - - - - - -				15,527	5	7
Annuities - - - - - - -				2.690	4	7
Commission - - - - - - -				7,390	2	4
Expenses of Management -	17,685	13	11			
Medical Fees - - -	436	15	6			
				18,122	9	5
Income Tax - - - - - - -				1,832	8	3
Dividends to Shareholders -	10,072	1	-			
Less, Fines for Non-assurance	1,327	17	6			
				8,744	3	6
Bonus to Shareholders - -	33,573	10	-			
Ditto to Policyholders taking Cash - - - -	26,628	18	-			
				60,202	8	-
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				2,798,626	11	6
£.				3,191,354	3	5

BALANCE SHEET

Of the Eagle Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital - -	167,867	10	-			
Assurance Fund, including 19,173 *l.* reserved for Annuities - - - -	2,630,759	1	6			
Total Funds - -				2,798.626	11	6
Claims admitted but not paid - - -				50,738	1	-
Dividends - - - -	4,805	6	-			
Sundry Creditors, Mortgagors and others - - - -	15,210	18	-			
Loan from Bankers - - -	60,000	-	-			
				80,016	4	-
£.				2,929,380	16	6

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom:			
On the Fee-simple of Estates - - - -	581,082	14	1
„ Life Interests - - - - -	1,123,326	1	-
„ Reversionary Interests - - -	615,078	1	-
„ House Property - - - -	14,881	14	3
Loans on the Company's Policies - - -	175,046	11	6
Investments:			
Colonial Government Securities - -	71,107	1	7
Foreign Government Securities - - -	29,289	18	6
Railway Preference and other Stocks - -	6,875	4	-
East Indian Railways - - - -	26,231	10	2
House Property—Freehold - - -	40,000	-	-
Absolute Reversions - - - - -	4,106	-	-
Borough and Parochial Rates - - -	25,476	7	3
Loans on Personal Security - - - -	148,469	19	9
Agents' Balances - - - - - -	14,198	17	1
Outstanding Premiums - - - - -	13,557	5	9
Ditto - Interest - - - - -	26,006	5	2
Furniture and Fixtures - - - -	922	14	1
Cash in hand and on Current Account - -	13,724	11	4
£.	2,929,380	16	6

George Russell, Chairman.
Charles Bischoff, Deputy Chairman.
Ralph L. Lopes, Director.
George Humphreys, Actuary and Secretary.

Examined and Approved,
W. R. Barker, } Auditors.
Edward Woods, }

STAR LIFE ASSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Star Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				2,606,573	17	5
Premiums - - - -	306,672	4	2			
Less Re-assurance Premiums	9,212	6	–			
				297,459	18	2
Consideration for Annuities granted - -				9,797	8	10
Interest and Dividends - - - - - -				109,764	10	7
Fees - - - - - - - -				182	4	4
Fines - - - - - - - -				33	7	6
£.				3,023,811	6	10

	£.	s.	d.	£.	s.	d.
Claims under Policies - -	147,797	16	7			
Less Re-assurances - -	999	19	–			
	146,797	17	7			
Endowments matured - -	4,182	4	–			
				150,980	1	7
Surrenders - - - - - - -				13,742	10	–
Surrenders of Bonus - - - - -				1,704	16	11
Annuities - - - - - - -				8,198	13	3
Commission - - - - - - -				24,558	17	1
Expenses of Management -	18,974	8	4			
Medical Fees - - -	2,505	9	5			
				21,479	17	8
Income Tax - - - - - - -				3,780	2	–
Dividends to Shareholders - - - -				250	–	–
Bonus Abatement of Premiums - - -				5,765	11	4
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				2,793,350	17	–
£.				3,023,811	6	10

BALANCE SHEET

Of the Star Life Assurance Society on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	5,000	–	–			
Assurance and Annuity Fund	2,788,350	17	–			
Total Funds, as per First Schedule - - -				2,793,350	17	–
Claims admitted and announced but not paid				22,749	19	4
£.				2,816,100	16	4

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -	454,602	1	7
Mortgages on Property out of the United Kingdom - - - - - - - -	267,646	7	1
Loans on the Society's Policies (within their Surrender Value) - - - - -	159,122	8	1
Investments :			
British Government Securities - -	8,517	10	–
Indian and Colonial Government Securities	560,214	15	6
Railway Guaranteed Stock - - -	31,522	10	1
Railway Debenture Stock - - -	49,594	13	11
Railway Preference and Preferred Stock	629,659	16	4
House Property (Office Premises, 30 and 32, Moorgate-street and adjoining Premises) - - - - - -	20,996	9	1
Loans to Trustees of Wesleyan Methodist Chapels - - - - - -	135,077	12	5
Mortgage of other Methodist Chapels -	22,531	–	–
Ditto - Congregational Chapels -	26,520	–	–
Ditto - Baptist Chapels - - -	48,631	10	–
Local Boards, secured on Parliamentary Rates - - - - - -	190,524	5	3
Ground Rents - - - - -	47,949	17	7
Agents' Balances (Premiums in course of collection since paid) - - - -	74,064	2	8
Outstanding Premiums (Head Office Collection since paid) - - - - - -	7,680	13	8
Half Credit Premiums - - - - -	24,363	17	3
Outstanding Interest - - - - -	6,194	2	7
Accrued Interest (to 31st December 1888) -	39,641	3	4
Cash in hand and on Current Account - -	11,045	19	11
£.	2,816,100	16	4

Wm. Mewburn, Chairman.
Henry John Atkinson, Deputy Chairman.
John Vanner, Director.
W. W. Baynes, Secretary.

STAR LIFE ASSURANCE SOCIETY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Star Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation was made was 31st December 1888.

II.

The principle upon which the valuation is made is by estimating, on the one hand, the present value of the sums assured, including bonuses added, and on the other, the present value of the future premiums after deducting the loading, that is, the difference between the premiums payable and the net premiums.

It is prescribed by the Deed of Settlement of the Society that a valuation and division of profits shall be made every fifth year; that one-tenth of the profits shall be appropriated amongst the shareholders, and the remaining nine-tenths among the policyholders who shall have been assured according to the participating scale of rates, and who shall have paid at least three annual premiums.

It is also enacted by Clause 3 in "The Star Life Assurance Society Act, 1884," that the Society may from time to time, notwithstanding anything contained in the said Deed of Settlement, determine the mode in which the share or proportion in and of the said nine-tenth parts of the said gains and profits, which is to be divided or apportioned to each policy entitled to share therein, is to be ascertained and fixed, and the rules and conditions of the division thereof.

And at a special meeting of the Society, held in pursuance of "The Star Life Assurance Society Act, 1884," it was resolved :—

> 1st. That from and after the 31st day of December 1883 (until otherwise determined) the nine-tenths part of the gains and profits accrued to and earned by, or to accrue to and be earned by, the Society shall be divided and apportioned to each policy entitled to share therein in the following manner, that is to say :—
>
> To all policies entitled to participate there shall be apportioned a reversionary bonus on the sum assured, together with the amount of all prior bonuses declared thereon, at a uniform rate per centum per annum; as to policies which participate for the first time, for the number of complete years that the policy has been in force; and as to all other policies, for the five years since the last quinquennial account and distribution.
>
> And that the sum so apportioned to each policy shall be added to the sum assured thereby; or, at the option of the holder of the policy, shall be commuted for an immediate cash payment, or for a reduction of the annual premium for life or any less number of years, or in any one or more of these ways.

III.

The life policies have been valued by the "Institute of Actuaries H^{M}" table of mortality, and the annuities by "Finlaison's Government Annuity Table, 1883."

IV.

The rate of interest assumed in the calculation is 3½ per cent.

V.

The amount reserved from the annual premium income as a provision for future expenses and profits is the entire difference between the premiums payable and the H^{M} net premiums at 3½ per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Star Life Assurance Society, for Five Years, commencing 1st January 1884 and ending 31st December 1888.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on 1st January 1884				2,160,313	7	7	Claims under Policies	818,490	8	3			
							Less, Re-assured	20,706	8	6	797,783	19	9
Premiums	1,417,243	13	–				Surrenders				80,038	10	–
Less, Re-assurance Premiums	37,030	9	9				Annuities				33,369	6	1
				1,380,213	–	3	Commission				110,994	7	–
Consideration for Annuities granted				47,498	4	8	Expenses of Management	95,364	4	1			
Interest and Dividends				502,337	8	9	Medical Fees	10,763	11	3	106,127	15	4
Fees				954	3	6	Dividends and Bonus to Shareholders				29,050	–	–
Fines				213	–	–	Cash Bonus to Policyholders				94,233	16	8
							Bonus Abatement of Premiums				31,590	9	6
							Income Tax				14,990	3	5
							Amount of Funds on 31st December 1888, as per First Schedule				2,793,350	17	–
£.				4,091,529	4	9	£.				4,091,529	4	9

STAR LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Star Life Assurance Society, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION. Policies, by the $\mathrm{H^M}$ Table; Interest, 3½ per Cent. Annuities, by Finlaison's Government Table, 1883.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
Whole Life	21,597	7,729,243	219,500·323	163,355·1	4,076,082	2,850,707	2,100,559	1,975,523
Joint Lives	410	91,145	4,018·595	3,035·1	58,130	41,536	31,252	26,878
Limited Premiums	155	51,124	2,363·501	1,709·3	22,219	20,591	14,832	7,387
Endowment Assurances	7,854	1,661,249	67,056·468	49,496·3	889,276	880,497	650,160	239,116
Last Survivor Assurances	50	30,733	587·231	466·2	13,810	8,336	6,518	7,292
Assurances with Increasing Premiums	302	135,750	2,247·931	1,687·	55,415	69,248	50,735	4,680
Extra Premiums payable	–	- -	3,126·049	- -	- -	- -	- -	1,563
TOTAL Assurances with Profits	30,368	9,699,249	298,900·098	219,749·	5,114,932	3,870,915	2,854,056	2,262,439
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Life	212	158,816	5,513·556	4,386·1	86,359	65,130	50,730	35,629
Joint Lives	1	150	7·488	6·4	90	85	73	17
Limited Premiums	13	4,550	197·758	147·	2,058	1,294	1,019	1,039
Endowment Assurances	116	20,230	761·53	604·9	13,818	7,605	6,089	7,729
Endowments	132	22,267	972·424	- -	11,567	- -	- -	11,567
Survivorship Assurances	28	25,400	270·543	208·2	2,472	2,025	1,566	906
Last Survivor Assurance	1	500	15·	11·6	241	223	172	69
Term Assurances	19	27,525	415·091	- -	242	- -	- -	242
Assurances with Increasing Premiums	27	14,650	331·302	248·	6,948	7,610	5,090	1,858
Assurances with Decreasing Premiums	1	300	7·2	6·	144	79	90	54
Extra Premiums payable	–	- -	305·529	- -	- -	- -	- -	153
TOTAL Assurances without Profits	550	274,388	8,797·421	5,618·2	123,939	84,051	64,829	59,263
TOTAL Amount of Assurances	30,918	9,973,637	307,697·519	225,367·2	5,238,871	3,954,966	2,918,885	2,321,702
Deduct Re-assurances	156	250,445	9,805·813	7,770·5	137,369	96,710	84,393	52,976
NET Amount of Assurances	–	9,723,192	297,891·706	17,596·7	5,101,502	3,858,256	2,834,492	2,268,726
Adjustments:								
(1) For immediate Payment of Claims	–	- -	- -	- -	- -	- -	- -	39,732
(2) For Policies where the Premiums are limited or have been commuted	–	- -	- -	- -	- -	- -	- -	1,660
								2,310,118
ANNUITIES.		Per Annum.						
Immediate	224	8,222·17	- -	- -	67,463	- -	- -	67,463
Deferred	5	136·6	28·167	21·3	868	168	127	741
Contingent	8	440·	143·92	111·8	1,626	1,844	1,467	159
Temporary	1	98·45	- -	- -	951	- -	- -	951
TOTAL Annuities	238	8,897·22	172·087	133·1	70,908	2,012	1,594	69,314
TOTAL of the Results	31,156	- -	298,063·793	217,729·8	5,172,410	3,860,268	2,836,086	2,379,432

VALUATION BALANCE SHEET of the Star Life Assurance Society, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions, as per Summary Statement provided in Schedule 5	2,379,432	–	–	Life Assurance and Annuity Funds, as per Balance Sheet under Schedule 2	2,788,350	–	–
Surplus	408,918	–	–				
£.	2,788,350	-	–	£.	2,788,350	–	–

STAR LIFE ASSURANCE SOCIETY—*continued.*

VIII.

A policy is entitled to share in the profits after three years' premiums have been paid.

IX.

The results of the valuation are:—

(i.) The total amount of profit made by the Company, including 21,117 *l.* brought forward from the previous valuation, was 408,918 *l.*, of which 386,216 *l.* was divided.

(ii.) The amount of profit divisible among the policy-holders is 347,594 *l.* The policies to which bonuses were apportioned number 25,723, assuring 7,843,665 *l.*

(iii.) The following are specimens of the present bonus:—

Allotted to Policies for £. 100 each, effected at the respective Ages of 20, 30, 40, and 50, and having been respectively in Force for 5, 10, 15, 20, 25, and 30 Years.

Age at Entry.	——	NUMBER OF YEARS IN FORCE.					
		5.	10.	15.	20.	25.	30.
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - -	Reversionary Bonus - -	7 10 –	7 18 –	8 10 –	8 17 –	9 3 –	9 17 –
	Cash Bonus - - - -	2 – 7	2 7 10	2 17 7	3 7 2	3 16 3	4 14 5
	Reduction of Premium - -	– 2 1	– 2 8	– 3 4	– 4 1	– 5 –	– 7 –
30 - -	Reversionary Bonus - -	7 10 –	7 18 –	8 11 –	8 19 –	9 8 –	9 19 –
	Cash Bonus - - - -	2 10 10	3 – –	3 14 9	4 5 11	5 1 2	5 19 3
	Reduction of Premium - -	– 2 11	– 3 9	– 5 1	– 6 4	– 8 5	– 11 5
40 - -	Reversionary Bonus - -	7 10 –	7 18 –	8 12 –	9 – –	9 14 –	10 6 –
	Cash Bonus - - - -	3 4 –	3 15 10	4 12 5	5 7 7	6 8 –	7 8 7
	Reduction of Premium - -	– 4 3	– 5 7	– 7 8	– 10 3	– 14 5	1 – 4
50 - -	Reversionary Bonus - -	7 10 –	7 18 –	8 14 –	9 5 –	9 16 –	10 14 –
	Cash Bonus - - - -	4 – 6	4 12 2	5 15 –	6 13 2	7 12 5	8 14 2
	Reduction of Premium - -	– 6 8	– 8 7	– 16 4	– 18 3	1 6 1	1 16 1

Wm. Mewburn, Chairman.
Henry John Atkinson, Deputy Chairman.
John Vanner, Director.
W. W. Baynes, Secretary.

STAR LIFE ASSURANCE SOCIETY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Star Life Assurance Society, on the 31st December 1888.

I.

PREMIUMS for the Assurance of £. 100.

Table I. WHOLE LIFE (WITH PROFITS).				Table II. WHOLE LIFE (WITHOUT PROFITS).			
Ages.	Annual Premiums.	Ages.	Annual Premiums.	Ages.	Annual Premiums.	Ages.	Annual Premiums.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
15 - -	1 13 2	38 - -	3 1 1	15 - -	1 9 2	38 - -	2 13 9
16 - -	1 14 –	39 - -	3 3 –	16 - -	1 9 11	39 - -	2 15 5
17 - -	1 14 9	40 - -	3 4 11	17 - -	1 10 7	40 - -	2 17 2
18 - -	1 15 8	41 - -	3 6 11	18 - -	1 11 4	41 - -	2 18 11
19 - -	1 16 5	42 - -	3 8 11	19 - -	1 12 1	42 - -	3 – 8
20 - -	1 17 4	43 - -	3 11 –	20 - -	1 12 10	43 - -	3 2 5
21 - -	1 18 3	44 - -	3 13 2	21 - -	1 13 8	44 - -	3 4 4
22 - -	1 19 3	45 - -	3 15 5	22 - -	1 14 7	45 - -	3 6 4
23 - -	2 – 4	46 - -	3 17 11	23 - -	1 15 5	46 - -	3 8 7
24 - -	2 1 5	47 - -	4 – 7	24 - -	1 16 5	47 - -	3 10 11
25 - -	2 2 7	48 - -	4 3 7	25 - -	1 17 5	48 - -	3 13 6
26 - -	2 3 9	49 - -	4 6 11	26 - -	1 18 6	49 - -	3 16 5
27 - -	2 5 –	50 - -	4 10 6	27 - -	1 19 8	50 - -	3 19 8
28 - -	2 6 4	51 - -	4 14 7	28 - -	2 – 9	51 - -	4 3 3
29 - -	2 7 7	52 - -	4 18 11	29 - -	2 1 11	52 - -	4 7 –
30 - -	2 8 9	53 - -	5 3 6	30 - -	2 2 11	53 - -	4 11 8
31 - -	2 10 –	54 - -	5 8 4	31 - -	2 4 –	54 - -	4 15 4
32 - -	2 11 4	55 - -	5 13 7	32 - -	2 5 2	55 - -	5 – –
33 - -	2 12 9	56 - -	5 19 3	33 - -	2 6 5	56 - -	5 4 11
34 - -	2 14 3	57 - -	6 5 5	34 - -	2 7 9	57 - -	5 10 4
35 - -	2 15 11	58 - -	6 11 10	35 - -	2 9 1	58 - -	5 16 –
36 - -	2 17 6	59 - -	6 18 4	36 - -	2 10 7	59 - -	6 1 8
37 - -	2 19 3	60 - -	7 4 9	37 - -	2 12 1	60 - -	6 7 4

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Age next Birthday.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.		Amount Assured.	Office Yearly Premiums.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
13 - - -	100	- -	1·658	—	—	—	—
14 - - -	200	- -	3·317	—	—	—	—
15 - - -	1,700	- -	28·392	—	—	—	—
16 - - -	1,350	- -	22·388	—	—	—	—
17 - - -	5,775	- -	92·763	1·5	800	11·233	—
18 - - -	4,600	2·75	75·551	—	—	—	—
19 - - -	4,475	- -	77·454	—	—	—	—
20 - - -	7,550	16·5	135·65	—	—	—	—
21 - - -	9,175	99·5	165·966	- -	700	11·142	—
22 - - -	21,075	37·8	387·555	2·625	1,000	17·125	—
23 - - -	19,475	4·1	378·711	1·05	—	—	—
24 - - -	29,600	215·85	550·582	3·525	2,500	43·854	—
25 - - -	26,275	113·9	521·357	14·292	4,725	82·83	—
26 - - -	38,200	171·2	780·030	16·275	1,200	19·25	—
27 - - -	54,050	185·85	1,138·071	14·55	1,800	32·112	—
28 - - -	62,750	300·4	1,319·356	18·525	—	—	—
29 - - -	87,935	400·1	1,901·617	65·125	250	4·333	—
30 - - -	92,825	633·5	2,003·963	37·218	600	12·55	—

STAR LIFE ASSURANCE SOCIETY—*continued.*

II. and III.—*continued.*

Age next Birthday.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.		Amount Assured.	Office Yearly Premiums.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
31 - - -	108,634	1,128·7	2,355·303	14·334	5,100	126·054	—
32 - - -	135,421	2,061·2	3,043·757	29·608	350	8·495	—
33 - - -	158,375	2,017·35	3,661·868	89·558	3,050	68·153	—
34 - - -	159,552	2,777·75	3,719·452	23·15	1,500	33·667	—
35 - - -	175,273	3,305·45	4,170·921	40·772	2,191	52·5	—
36 - - -	186.590	4,635·72	4,495·835	64·659	2,800	59·616	—
37 - - -	179,474	4,009·1	4,454·105	45·659	1,060	24·438	7·05
38 - - -	203,031	5,381·97	5,169·462	143 692	4,755	98·817	15·
39 - - -	196,482	6,246·23	4,987·487	73·867	1,200	28·267	—
40 - - -	203,875	6,405·63	5,279·001	83·984	800	19·62	—
41 - - -	215,367	9,275·37	5,648·744	75·091	4,100	89·762	—
42 - - -	198,944	8,473·95	5,284 787	132·1	2,550	55·963	2·
43 - - -	168,031	6,887·8	4,579·044	132·867	7,975	233·667	—
44 - - -	204,185	10,108·95	5,686·963	104·142	1,300	39·138	—
45 - - -	197,996	8,707·9	5,735·852	166·15	850	25·517	—
46 - - -	224,895	11,373·18	6,509·891	153·438	8,750	340·604	—
47 - - -	212,674	11,803 25	6,229·075	72·181	3,600	132·259	—
48 - - -	203,772	11,851·6	6,034·180	153·384	2,500	111·25	—
49 - - -	200,927	12,670·5	6,073·714	104·442	1,400	49·41	2·
50 - - -	195,825	14,542·95	5,837·804	117·5	4,300	137·188	—
51 - - -	195,878	13,872 95	6,175·368	47·483	6,800	245·766	10·
52 - - -	171,249	13,185·95	5,352·014	37·767	4,200	131·779	—
53 - - -	148,125	8,706·95	5,005·581	69·6	2,500	88·025	—
54 - - -	176,843	11,366·89	5,801·298	44·113	650	17·05	—
55 - - -	193,361	17,187·25	6,210·226	108·8	200	6·992	—
56 - - -	155,418	15,016·72	5,004·713	99·743	4,300	147·288	5·458
57 - - -	118,738	11,948·45	4,095·834	9·5	5,150	169·455	5·25
58 - - -	124,419	14,042 82	3,858·467	14·358	200	7·313	—
59 - - -	127,936	13,251·75	4,571·695	45·446	6,000	287·626	—
60 - - -	168,533	17,371·15	5,709·895	28·421	1,800	99·355	7·146
61 - - -	119,475	14,226·65	4,112·833	17·183	4,336	177·085	—
62 - -	116,625	12,201·3	3,796·871	32·113	2,200	17·063	—
63 - - -	122,378	16,818·85	4,538·233	69·447	10,200	436·333	—
64 - - -	101,435	12,540·2	3,801·104	18·05	13,700	458·526	—
65 - - -	104,950	12,514·15	3,849·500	36·684	7,100	412·546	—
66 - - -	92,400	14,095·2	3,687·839	94·205	99	—	—
67 - - -	118.760	13·448·35	5,740·154	13·275	3,825	182·831	—
68 - - -	102,325	16,553·5	4,160·042	2·575	500	18·554	—
69 - - -	65,419	11,403·45	2,277·271	18 375	100	8·55	—
70 - - -	74,600	10,770·7	2,853·564	11·137	4,500	243 792	—
71 - - -	72,375	10,502·	2,972·179	14·458	500	18·571	—
72 - - -	56,520	12,203·25	1.975·375	15·75	600	24·705	—
73 - - -	56,250	12,209 9	2,191·3	23·28	—	—	—
74 - - -	41,025	8,126·05	1,714·658	10·266	700	51·404	—
75 - - -	41,025	6,507·45	1,683·273	1·25	600	22·325	—
76 - - -	45,600	8,999·45	1,747·217	20·275	1,200	99·933	—
77 - - -	16,430	3,857·1	651 59	- -	100	3·263	—
78 - - -	25,000	4,809·75	1,027·987	- -	500	30·683	—
79 - - -	16,500	4,028·4	688·353	7·875	—	—	—
80 - - -	14,500	3,394·7	552·835	—	—	—	—
81 - - -	8,635	2,051·5	354·569	7·875	—	—	—
82 - - -	9,950	3,178·	438·895	—	—	—	—
83 - - -	4,600	825·15	139·844	—	—	—	—
84 - - -	7,390	2,416·35	386·009	- -	100	6·188	—
85 - - -	4,850	2,183·85	205 076	—	—	—	—
86 - - -	3,150	1,082·75	195·103	—	—	—	—
87 - - -	2,150	706·8	111·609	- -	200	8·517	—
88 - - -	1,150	261·6	50·601	- -	1,350	54·425	—
89 - - -	2,200	769·1	86·908	15·75	—	—	—
90 - - -	100	5·5	3·321	- -	200	8·	—
91 - - -	—	—	—	—	—	—	—
92 - - -	—	—	—	—	—	—	—
93 - - -	- -	- -	- -	- -	700	59·858	—
95 - - -	50	16·9	2·842	—	—	—	—
£.	7,224,750	504,498·	216,324·511	2,930·524	158,816	5,513·556	53·904

STAR LIFE ASSURANCE SOCIETY—*continued.*

RE-ASSURANCES in existence on 31st December 1888, were as follow :—

AGE IN 1888.	WITH PROFITS.			WITHOUT PROFITS.	
	Sum Assured.	Reversionary Bonus.	Total Yearly Premium.	Sum Assured.	Total Yearly Premium.
	£.	£.	£.	£.	£.
24 - - - - - -	- -	- -	- -	1,750	26·688
25 - - - - - -	2,500	30·	53·73	—	—
29 - - - - - -	1,000	- -	20·583	—	—
31 - - - - - -	- -	- -	- -	2,500	56·771
33 - - - - - -	3,500	- -	85·5	—	—
34 - - - - - -	1,250	150·	30·467	—	—
35 - - - - - -	2,000	150·	46·333	—	—
36 - - - - - -	5,525	66·1	115·355	—	—
37 - - - - - -	2,000	120·	45·667	—	—
38 - - - - - -	4,500	- -	138·75	—	—
39 - - - - - -	500	- -	18·042	—	—
40 - - - - - -	600	- -	17·05	—	—
45 - - - - - -	2,500	- -	91·896	—	—
46 - - - - - -	9,000	125·	309·837	1,500	90·
47 - - - - - -	250	- -	9·429	—	—
49 - - - - - -	5,000	25·	194·167	—	—
50 - - - - - -	2,000	- -	90·5	—	—
51 - - - - - -	10,500	295·1	399·562	—	—
52 - - - - - -	6,500	1,362·6	196·5	—	—
53 - - - - - -	1,000	- -	60·542	—	—
54 - - - - - -	11,300	274·5	467·559	—	—
55 - - - - - -	21,000	3,081·6	599·002	—	—
56 - - - - - -	3,500	398·25	145·313	—	—
57 - - - - - -	1,500	- -	87·	—	—
59 - - - - - -	3,500	320·	194·588	—	—
60 - - - - - -	8,500	1,564·	269·939	2,000	70·083
61 - - - - - -	4,000	385·75	179·5	2,000	72·167
62 - - - - - -	12,500	3,007·6	403·459	2,500	82·084
63 - - - - - -	2,500	275·8	98·417	—	—
64 - - - - - -	3,800	- -	212·612	8,500	329·127
65 - - - - - -	7,600	1,825·95	234·321	2,000	116·
66 - - - - - -	1,000	- -	18·5	—	—
67 - - - - - -	31,500	444·85	2,459·692	4,000	305·376
68 - - - - - -	3,700	367·75	250·796	—	—
70 - - - - - -	250	81·85	9·146	500	10·375
71 - - - - - -	2,800	720·55	197·134	150	3·233
72 - - - - - -	2,500	482·2	69·092	250	5·471
73 - - - - - -	- -	- -	- -	400	30·366
74 - - - - - -	1,000	495·7	28·	500	13·5
76 - - - - - -	- -	- -	- -	350	8·55
79 - - - - - -	- -	- -	- -	250	6·521
80 - - - - - -	- -	- -	- -	450	12·542
82 - - - - - -	- -	- -	- -	175	5·229
£.	182,575	16,050·15	7,847·980	29,775	1,244·083

STAR LIFE ASSURANCE SOCIETY—*continued.*

IV., V., and VI.

The total amount assured under classes other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

CLASS.	WITH PROFITS.				
	Sum Assured.	Bonus Additions.	Office Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives	84,885	6,260	3,940·381	2·25	48,838·7
Limited Premiums	50,375	749	2,363·176	17·008	11,563·6
Endowment Assurances	1,639,989	21,260	66,964·261	176·267	363,549·6
Last Survivor Assurances	29,125	1.608	586·155	- -	7,916·2
Assurances with increasing Premiums	135,750	- -	2,247·931	- -	6,944·5
£.	1,940.124	29,877	76,101·904	195·525	438,812·6
	WITHOUT PROFITS.				
Joint Lives	150	- -	7·488	- -	30·
Limited Premiums	4,550	- -	197·758	- -	1,634·3
Endowment Assurances	20,230	- -	761·53	1·	9,455·7
Endowments	22,267	- -	972·424	- -	8,818·3
Survivorship Assurances	25,400	- -	270·543	4·2	1,982·
Term Assurances	27,525	- -	415·091	236·55	1,357·1
Assurances with increasing Premiums	14,650	- -	331·302	9·875	1,317·2
Ditto - - decreasing Premiums	300	- -	7·2	- -	121·7
Last Survivor Assurance	500	- -	15·	- -	105·
£.	115,572	- -	2,978·336	251·625	24,821·3

Re-assurances corresponding to the above.

CLASS.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Bonus Additions.	Office Premiums.	Total Premiums Received.	Sum Assured.	Yearly Premiums.	Total Premiums Paid.
	£.	£.	£.	£.	£.	£.	£.
Limited Premiums	1,000	- -	85·25	85·25	—	—	—
Endowment Assurances	4,000	45·2	216·292	397·4	—	—	—
Last Survivor Assurances	4,000	- -	140·	420·	—	—	—
Assurances with increasing Premiums	9,000	- -	205·042	205·042	—	—	—
Survivorship Assurances	- -	- -	- -	- -	2,000	32·	32·
Term Assurances	- -	- -	- -	- -	2,000	35·166	35·166
£.	18,000	45·2	646·584	1,107·692	4,000	67·166	67·166

STAR LIFE ASSURANCE SOCIETY—*continued.*

VII.

Immediate Annuities existing on the 31st December 1888, distinguishing the amounts for each year of life, are as follow:—

On Single Lives.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£.		£.		£.		
39	110·75	56	10·72	67	295·99	78	463·09
42	83·25	57	95·89	68	154·69	79	337·23
43	119·6	58	90·11	69	278·12	80	70·
44	34·59	59	10·	70	198·97	81	79·5
48	96·42	60	123·86	71	382·53	82	10·
49	20·	61	112·74	72	208·75	84	74·02
50	214·32	62	240·41	73	362·96	86	25·8
51	187·5	63	119·02	74	325·01	87	42·46
52	13·2	64	132·61	75	162·43	94	17·69
53	27·72	65	158·79	76	529·		
55	171·79	66	108·76	77	163·09	Total £.	6,463·38

Annuities on the Survivor of Two Lives - - - - - - £. 1,758·79 :

		£.			£.
74—69	Last Survivor	100·	75—72	Last Survivor	50·21
86—59	Ditto	32·21	81—65	Ditto	31·52
59—64	Ditto	20·	79—72	Ditto	21·68
62—55	Ditto	40·92	71—64	Ditto	200·
67—66	Ditto	20·	80—72	Ditto	114·58
64—57	Ditto	16·98	75—73	Ditto	11·45
79—74	Ditto	11·01	66—65	Ditto	40·85
76—75	Ditto	10·49	75—72	Ditto	22·89
78—53	Ditto	14·	70—76	Joint	1000·

Temporary Annuity (Expiring 1900) - - - £. 98·45

VIII.

The following is a Table of Annuities other than the above, with the Amount of Premiums Receivable and the Total Amount Received:—

DESCRIPTION OF ANNUITY.	Number of Policies.	Amount of Annuity.	Annual Premiums Receivable.	Total Premiums Received.
		£.	£.	£.
Deferred	5	136·6	28·167	807·8
Contingent	8	440·	143·92	655·5
	13	576·6	172·087	1,463·3

STAR LIFE ASSURANCE SOCIETY—*continued.*

IX.

The average rates of interest at which the Life Assurance Fund of the Society was invested at the close of each year during the period since the last investigation are:—

	£.	s.	d.	
1884	4	10	7	per cent.
1885	4	9	2	,,
1886	4	7	–	,,
1887	4	6	3	,,
1888	4	4	3	,,

X.

The minimum value allowed for the surrender of Assurances for the whole term of life, and for Endowment Assurances on which three or more years' premiums have been paid, is 25 per cent. of the amount of the premiums received thereon, exclusive of extra premium. The actual value allowed is the result of a calculation made for each particular case.

(*Note.*)

An extra premium in addition to the European rates is charged for all Assured lives dwelling beyond or journeying beyond the ordinary limits.

Such extra premiums are discontinued on the return of the Lives assured within the limits, provided such return is for a period of not less than one year, and that the Directors are satisfied that the health of the Assured has not suffered in consequence of the change of residence.

Policies on all Lives are valued at the real ages.

Wm. Mewburn, Chairman.
Henry John Atkinson, Deputy Chairman.
John Vanner, Director.
W. W. Baynes, Secretary.

PRUDENTIAL ASSURANCE COMPANY (LIMITED).

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Prudential Assurance Company (Limited) (Ordinary Branch), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - - -	2,225,041	11	–	Claims under Life Policies (after deduction of Sums re-assured) - - - - - -	210,027	14	5
Premiums, after deduction of Re-assurance Premiums - - - - - - - -	718,848	7	2	Surrenders - - - - - - - -	13,089	7	8
Consideration for Annuities granted - -	113,318	11	11	Annuities - - - - - - - -	28,886	12	5
Interest and Rents - - - - - -	86,242	2	10	Commission - - - - - - - -	51,806	11	4
				Expenses of Management - - - -	20,078	5	4
				Amount written off House Property - -	1,000	–	–
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule - -	2,818,562	1	9
£.	3,143,450	12	11	£.	3,143,450	12	11

II.—SICKNESS AND ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
No new business transacted for many years.							
Amount of Sickness and Assurance Fund at the beginning of the Year - - - -	515	14	5	Claims - - - - - - - - -	27	17	1
Premiums - - - - - - - -	29	5	2	Commission and Expenses - - - -	2	18	6
Interest - - - - - - - - -	21	17	9	Sickness and Assurance Fund at the end of the Year, as per Fourth Schedule - - -	536	1	9
£.	566	17	4	£.	566	17	4

BALANCE SHEET

Of the Prudential Assurance Company (Limited), (Ordinary Branch), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Life Assurance Fund - - - - - -	2,818,562	1	9	Mortgages on Property within the United Kingdom - - - - - - - -				839,637	8	5
Sickness and Assurance Fund - - -	536	1	9	Loans on the Company's Policies - - -				72,244	14	–
Claims under Life Policies admitted but not yet paid - - - - - - -	976	13	–	Metropolitan Board of Works Stock - -				135,693	10	–
				Investments:						
				British Government Securities - -				494,220	17	11
				Bank of England Stock - - - -				44,301	16	10
				Indian and Colonial Government Securities				613,307	9	–
				Foreign Government Securities - -				11,781	11	6
				Railway and other Debentures and Debenture Stock - - - - -				255,546	14	10
				Ditto Shares (Preference and Ordinary) -				17,794	4	1
				House Property - - - - -				76,885	5	7
				Reversions - - - - - -				125,316	7	4
				Outstanding Premiums - - - - -				68,711	11	4
				Ditto Interest - - - - -				9,704	11	8
				Cash:	£.	s.	d.			
				On Deposit - - -	28,000	–	–			
				On Current Account -	26,828	14	–			
				In hand - - - -	100	–	–			
								54,928	14	–
£.	2,820,074	16	6	£.				2,820,074	16	6

Edgar Horne, Chairman.
Henry Harben, } Directors.
Patrick Fraser, }
Thos. C. Dewey, } Managers.
William Hughes, }
W. J. Lancaster, Secretary.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Prudential Assurance Company, Limited (Industrial Branch), for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - - -	5,409,827	11	6
Premiums - - - - - - - -	3,256,346	6	1
Interest and Rents - - - - - -	197,145	11	3
£.	8,863,319	8	10

	£.	s.	d.	£.	s.	d.
Claims under Life Policies - - - -				1,231,185	19	4
Surrenders - - - - - - - -				4,812	9	1
Commission :—						
Salaries of 10,588 Agents for the weekly collection of Premium from 7,935,158 Policies - - - -	583,928	6	6			
Special New Business Charges - - -	339,725	1	–			
				923,653	7	6
Expenses of Management :						
Policy, Postage and Receipt Stamps (Head Office only) - - - -	39,155	16	7			
Superintendency Charges and Medical Fees - -	146,573	3	9			
Head Office expenses (including Printing and Advertising) - - -	192,378	5	2			
				378,107	5	6
Amount written off House Property - -				2,000	–	–
Ditto Furniture and Fittings - -				1,000	–	–
Dividends and Bonus to Shareholders - -				50,000	–	–
Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule - -				6,272,560	7	5
£.				8,863,319	8	10

BALANCE SHEET

Of the Prudential Assurance Company, Limited (Industrial Branch), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital - -	200,000	–	–			
Life Assurance Fund - -	6,272,560	7	5			
				6,472,560	7	5
Claims under Life Policies admitted - -				9,371	12	11
£.				6,481,932	–	4

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -				14,159	10	10
Loans on Municipal and other Rates - -				1,705,279	1	6
City of London Corporation Bonds - -				24,875	–	–
Investments :						
British Government Securities - -				693,847	17	6
Railway and other Debentures and Debenture Stocks - - - - -				1,317,808	4	9
Freehold Ground Rents - - - - -				1,749,587	19	3
Scotch Feu Duties - - - - -				7,499	15	6
House Property :						
Freehold - - -	625,413	6	3			
Leasehold - - -	2,138	4	1			
				627,551	10	4
Furniture and Fittings - - - - -				17,500	–	–
Loans upon Personal Security - - -				705	–	–
Agents' Balances - - - - - -				5,737	6	3
Outstanding Premiums - - - -				195,107	10	10
Outstanding Interest and Rents - - -				64,453	8	7
Cash in hands of Superintendents - - -				31,886	10	7
Cash :						
On Current Account -	25,683	4	5			
In hand - - -	250	–	–			
				25,933	4	5
£.				6,481,932	–	4

Edgar Horne, Chairman.
Henry Harben, } Directors,
Patrick Fraser, }
Thos. C. Dewey, } Managers.
William Hughes, }
W. J. Lancaster, Secretary.

LANCASHIRE INSURANCE COMPANY.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Lancashire Insurance Company, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	759,271	2	7
Premiums (after deduction of Re-assurance Premiums)	83,817	14	6
Interest and Dividends	30,711	12	7
£.	873,800	9	8

	£.	s.	d.
Claims under Life Policies (after deduction of Sums Re-assured)	49,300	–	–
Annuities	342	12	5
Surrenders	5,548	17	2
Commission	3,837	18	7
Expenses of Management	7,324	2	3
Bonuses paid in Cash	6,003	11	3
Amount of Life Assurance Fund at the end of the Year	801,443	8	–
£.	873,800	9	8

II.—FIRE ACCOUNT.

	£.	s.	d.
Premiums received (after deduction of Re-assurances)	592,148	6	11
£.	592,148	6	11

	£.	s.	d.
Losses by Fire (after deduction of Re-assurances)	358,566	19	11
Expenses of Management	78,309	4	10
Commission	99,760	5	–
Surplus carried to Profit and Loss Account	55,511	17	2
£.	592,148	6	11

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Balance from last year	8,351	3	8
Fire Insurance and General Reserve Funds at beginning of the year	348,638	14	10
Interest and Dividends	23,155	7	11
Surplus from Fire Business	55,511	17	2
£.	435,657	3	7

	£.	s.	d.	£.	s.	d.
Dividends to Shareholders, including that due 21st January 1889				40,947	18	–
Foreign State Taxes				7,468	17	11
Fire Insurance Fund	234,000	–	–			
General Reserve Fund	146,000	–	–	380,000	–	–
Balance carried forward				7,240	7	8
£.				435,657	3	7

BALANCE SHEET

Of the Lancashire Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital				272,986	–	–
Life Assurance Fund				801,443	8	–
Fire Insurance and Reserve Funds				380,000	–	–
Balance carried forward				7,240	7	8
				1,461,669	15	8
Claims under Life Policies admitted, but not yet paid	13,596	13	9			
Outstanding Fire Losses	82,790	–	–			
Dividends due to Shareholders, including that payable 21st January 1889	23,317	4	–	119,703	17	9
£.				1,581,373	13	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				462,930	9	–
Mortgages on Property out of the United Kingdom				59,227	–	11
Loans on the Company's Policies				31,069	18	3
Investments:						
British Government Securities	25,178	2	6			
Colonial Government Securities	41,214	8	2			
Foreign Government Securities	256,724	9	8			
Railway and other Debentures, and Debenture Stocks	226,555	4	8			
Railway Preference and other Shares	97,240	19	6			
House Property and Land	60,473	5	8			
Reversions	13,298	14	11			
Bank Deposits for Periods	80,539	6	3	801,224	11	4
Loan on Personal Security				300	–	–
Agents' and Branch Office Balances				150,829	4	–
Outstanding Premiums at Head Office				3,020	16	6
Interest accrued				10,979	11	3
Cash at Bankers	37,831	5	–			
Ditto on Deposit	20,341	7	4			
Bills on hand	3,619	9	10	61,792	2	2
£.				1,581,373	13	5

Nathl. Shelmerdine, Chairman.
Geo. B. Blair, *John S. Mayson*, } Directors.
George Stewart, General Manager and Actuary.

Examined 7 February 1889.

We have examined this Account, and find the same correct.

A. Murray, *John E. Halliday*, } Auditors.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Westminster and General Life Assurance Association, for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year 1888	506,018	7	6	Claims under Policies including Bonuses (after deduction of Sums Re-assured)	53,410	7	9
Premiums, after deduction of Re-assurance Premiums	50,049	1	1	Surrenders	3,714	1	6
Interest and Dividends	21,440	7	10	Annuities	4,422	6	–
Fines	3	12	6	Commission	2,897	–	6
Rent	60	–	–	Expenses of Management	6,233	5	4
Fees for Notices of Assignments	26	–	–	Income Tax	431	18	4
Fees for preparation of Bonds (Personal Security)	48	6	–	Dividends to Shareholders	1,208	1	3
Commission on Conversion of Stock	18	15	–	Agents' Balances written off	43	14	2
				Amount of Funds at the end of the Year 1888	505,303	15	1
£.	577,664	9	11	£.	577,664	9	11

BALANCE SHEET

Of the Westminster and General Life Assurance Association, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up and additions to 31st December 1888	29,872	19	–	Mortgages on Property within the United Kingdom	53,400	–	–
Interest thereon payable to Shareholders for Dividend, 1888	1,178	6	7	Loans on the Company's Policies	31,181	2	1
Assurance Fund	473,669	19	9	Investments:			
Reserve Fund (Loans on Personal Security)	582	9	9	British Government Securities	47,037	1	1
Total Funds, as per First Schedule	505,303	15	1	Indian and Colonial Government Securities	52,043	17	6
Claims admitted but not paid	24,417	6	3	Railway and other Debentures and Debenture Stocks	172,183	5	8
Unpaid Annuities	114	16	3	Indian Railway Capital Stock (Guaranteed)	87,221	16	3
" Accounts	170	7	4	East Indian Railway Annuity, Class B., 450 *l.* per annum	10,000	–	–
" Ground Rent	21	10	–	East Indian Railway Deferred Annuity Capital	7,875	13	6
" Cash Bonuses	416	6	3	House Property (Offices, 28, King-street)	3,408	18	7
" Surrender Values	316	8	–	Parochial Rates	1,800	–	–
				Reversions	10,050	–	–
				Life Interests	20,540	3	9
				Office Furniture	500	–	–
				Loans upon Personal Security	2,256	6	6
				Agents' Balances	1,214	17	3
				Outstanding Premiums	8,647	16	1
				" Interest	7,849	18	8
				Cash:			
				In hand and on Current Account	4,534	12	3
				On Deposit Account	9,000	–	–
				Rent due	15	–	–
£.	530,760	9	2	£.	530,760	9	2

2 April 1889.

Albert Mott, Chairman.
Arthur Pratt Barlow, } Directors.
J. Gardner D. Engleheart, } Directors.
Edwd. Cutbush, Actuary.

PROVINCIAL INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provincial Insurance Company, for the Year ended 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	332,118	3	7	Claims under Life Policies, including Bonus additions	24,099	6	9
Life Assurance Premiums, after deduction of Re-assurances	36,022	–	7	Claims under matured Endowments	2,475	–	–
Consideration for Annuities	495	16	3	Surrenders	2,277	15	–
Interest, Dividends, and Rents	14,492	12	5	Annuities	731	13	2
Assignment and Transfer Fees	30	11	4	Commission	2,088	19	–
Forfeited Shares	7	15	–	Expenses of Management and Extension	4,987	1	5
Profit on Securities realised	1,146	4	6	Income Tax	448	17	5
				Dividend to Shareholders	937	10	–
				Amount of Funds at the end of the Year, as per Balance Sheet	346,267	–	11
£.	384,313	3	8	£.	384,313	3	8

BALANCE SHEET

Of the Provincial Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital paid up*	25,000	–	–	Mortgages on Property within the United Kingdom	50,821	10	–
Profit additions	7,403	3	1	Loans on the Company's Policies within the Surrender Value	19,136	10	11
	32,403	3	1	Investments :			
Dr. Balance from Sale of Fire Business in 1873	24,588	10	–	Colonial Government Securities	53,311	4	–
	7,814	13	1	Ditto Provincial - ditto	7,501	17	6
				Ditto Municipal - ditto	8,170	13	6
Life Assurance and Annuity Funds	336,650	8	5	India Government Guaranteed Railway Stock	3,761	5	–
Proprietors' Profit and Loss Account	1,801	19	5	Railway Shares (Preference and Ordinary)	46,720	18	4
Total Funds, as per First Schedule	346,267	–	11	Railway and other Debentures and Debenture Stocks	50,845	2	4
Suspense Account	486	–	–	Freehold and Leasehold Property	11,100	–	–
Claims admitted but not paid	1,037	2	–	Loans on Public Rates	48,522	5	8
Unclaimed Dividends	232	16	–	Ditto on Personal Security and Life Policies	20,011	3	9
				Ditto on Railway Preference Stock	5,000	–	–
				Ditto on Absolute Reversions	4,743	7	10
				Half-credit Premiums	1,464	15	6
				Agents' Balances	1,673	11	11
				Outstanding Premiums—Days of grace unexpired	8,174	5	7
				Outstanding and accrued Interest	4,747	4	5
				Cash at Bankers and in hand	2,317	2	8
£.	348,022	18	11	£.	348,022	18	11

* The sum of 14 *l.* 15 *s.*, incorrectly included in capital paid up, has been transferred to profit additions.

R. V. Kyrke, Chairman.
Edward Davies, } Directors.
J. E. Powell, }
Jno. Francis, Secretary.

SCOTTISH PROVIDENT INSTITUTION.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Scottish Provident Institution, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at beginning of the Year -	6,115,256	2	5
Premiums (less paid for Re-assurances) -	487,555	3	5
Consideration for Annuities granted - -	66,435	–	11
Interest,* Dividends, and Rents - - -	301,197	13	–
* Including interest accrued to end of year.			
Fines for renewal of lapsed Policies, and Fees for Registration of Assignments - -	698	4	6
£.	6,971,142	4	3

	£.	s.	d.	£.	s.	d.
Claims under Policies, after deduction of Sums re-assured - - - - - - -				320,085	16	–
Endowments - - - - - - -				8,445	–	–
Surrenders - - - - - - - -				32,559	18	7
Annuities - - - - - - -				26,210	8	10
Income Tax - - - - - - -				4,452	12	6
Commission - - - - - - -				11,330	15	4
Expenses of Management (including special charges of Septennial Investigation) - -				46,434	14	4
Commission outstanding - -	2,333	10	4*			
Expenses outstanding - -	2,820	10	6*	5,154	–	10
* These charges are in addition to the expenses proper to the year, the whole expenses effeiring to one year being included in the previous entry. The (double) charges are entered now to correspond with the opposite item of "interest accrued," now entered as an asset for the first time at the desire of the Board of Trade.						
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				6,516,468	17	10
£.				6,971,142	4	3

BALANCE SHEET

Of the Scottish Provident Institution, as on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Life Assurance Fund - - - - - -	6,481,468	17	10
Investment Reserve Fund - - - -	35,000	–	–
Amount of Funds, as per First Schedule -	6,516,468	17	10
Claims admitted but not paid - - -	84,770	15	–
Surrender Values unclaimed - - -	5,492	9	6
Annuities due but not paid - - - -	629	9	1
Commission and Expenses outstanding - -	5,154	–	10
£.	6,612,515	12	3

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -	3,204,021	14	11
Of this sum less than half is on mortgage of land.			
Mortgages on Property out of the United Kingdom - - - - - - -	1,339,000	–	–
Loans on the Institution's Policies, within their Surrender Value - - - -	413,365	7	2
Investments :			
Railway and other Debentures - - -	189,162	17	10
Debenture (60,979 *l.* 12 *s.* 1 *d.*), and Preference and Guaranteed (386,175 *l.* 10 *s.* 11 *d.*) Stocks - - - - - - - -	447,155	3	–
The market value is considerably higher.			
Value of Business Premises in Edinburgh and Branches, and Property (yielding rental) held in connection therewith -	223,864	7	–
Value of Reversions - - - - -	53,300	6	7
Loans on Municipal Rates - - - -	121,447	9	9
Loans on Security of Railway Stocks - -	7,000	–	–
Loans on Security of Trust Funds - - -	81,738	9	6
Loans on Temporary Deposit with Colonial Banks - - - - - - - -	220,000	–	–
Loans on Personal Security, combined with Policies of Assurance - - - - -	34,259	7	3
Premiums in course of collection at Head Office and Agencies - - - - - - -	103,478	3	10
Outstanding Interest (mostly since received)	17,061	10	10
Ditto - accrued to 31st December 1888 -	45,766	5	–
Office Furniture at Head Office and Branches -	2,191	13	9
In Bank—On Deposit Receipt, less due on Current Account at end of Year - -	109,136	11	6
Cash and Stamps on hand - - - -	566	4	4
£.	6,612,515	12	3

George M. Paul, Chairman of Directors.
E. Erskine Scott, Director.
Alex. Kinloch, Director.
James Watson, Manager.
James Meikle, Actuary.

Edinburgh, No. 6, St. Andrew-square,
March 1889.

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the West of England Fire and Life Insurance Company, for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT—(ORDINARY).

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of the Fund at the beginning of the Year	833,001	2	–	Claims under Policies (after deducting Sums re-assured)	97,618	–	–			
Premiums received (after deducting Re-assurances)	67,163	16	4	Bonuses paid thereon	11,267	1	7	108,885	1	7
Interest	31,607	8	8	Cash Bonuses				299	3	–
Transferred from Profit and Loss Account	8,170	–	–	Surrenders				3,203	1	6
				Commission				3,869	12	11
				Expenses of Management				6,802	7	4
				Amount of the Fund at the end of the Year				816,883	–	8
£.	939,942	7	–	£.				939,942	7	–

LIFE ASSURANCE ACCOUNT—(COMBINED SYSTEM).

	£.	s.	d.		£.	s.	d.
Amount of the Fund at the beginning of the Year	33,550	8	–	Claims under Policies (after deducting Sums re-assured)	6,500	–	–
Premiums received (after deducting Re-assurances)	11,366	16	6	Surrenders	358	4	8
Interest	1,258	2	6	Commission	900	19	4
Transferred from Profit and Loss Account	330	–	–	Expenses of Management	1,152	4	–
				Amount of the Fund at the end of the Year	37,593	19	–
£.	46,505	7	–	£.	46,505	7	–

FIRE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of the Fund at the beginning of the Year	52,860	8	10	Losses by Fire (after deducting Re-insurances)	46,344	10	6
Premiums received (after deducting Re-insurances)	95,434	10	5	Commission	14,070	6	7
Interest	1,776	–	–	Expenses of Management	15,008	18	5
				Carried to Profit and Loss Account	16,647	3	9
				Amount of the Fund at the end of the Year	58,000	–	–
£.	150,070	19	3	£.	150,070	19	3

N.B.—This Company is precluded by its Deed of Settlement from effecting Insurances out of the United Kingdom.

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of the Fund at the beginning of the Year	4,638	14	2	Payments to Annuitants during the Year	591	–	6
Interest	162	7	–	Amount of the Fund at the end of the Year	4,210	–	8
£.	4,801	1	2	£.	4,801	1	2

N.B.—The Company has ceased to do business in this department for many years.

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY—*continued.*

INVESTMENT RESERVE ACCOUNT.

	£.	s.	d.
Amount of the Fund at the beginning of the Year	11,453	6	10
Interest	451	4	6
Increased Value of Investments	1,641	18	9
£.	13,546	10	1

	£.	s.	d.
Amount of the Fund at the end of the Year	13,546	10	1
£.	13,546	10	1

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Transferred from the Fire Insurance Account	16,647	3	9
Interest received on Capital	7,910	14	–
£.	24,557	17	9

	£.	s.	d.	£.	s.	d.
Dividends to Shareholders				10,500	–	–
Carried to Life Assurance Account (Ordinary)	8,170	–	–			
Carried to Life Assurance Account (Combined System)	330	–	–			
				8,500	–	–
Balance at the end of the Year				5,557	17	9
£.				24,557	17	9

BALANCE SHEET

Of the West of England Fire and Life Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital, 600,000*l.* of which is paid up	210,000	–	–			
Life Assurance Fund (Ordinary)	816,883	–	8			
Life Assurance Fund (Combined System)	37,593	19	–			
Fire Insurance Fund	58,000	–	–			
Annuity Fund	4,210	–	8			
Investment Reserve Fund	13,546	10	1			
Profit and Loss Account	5,557	17	9			
				1,145,791	8	2
Claims under Life Policies (admitted but not yet paid)	12,366	9	7			
Outstanding Fire Losses	6,630	13	1			
Sundry outstanding Accounts	3,593	15	–			
				22,590	17	8
Dividends due to Proprietors	6,552	–	–			
Bonuses due to Proprietors	1,294	2	–			
				7,846	2	–
£.				1,176,228	7	10

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				444,993	7	7
Loans on the Company's Policies				34,423	8	–
Investments:						
British Government Securities:						
New 2¾ Consols	49,000	–	–			
Indian and Colonial Securities	54,114	16	6			
Colonial Municipal Securities	18,465	–	6			
Foreign Securities	3,988	15	10			
Railway Debenture Stocks	71,540	–	–			
Railway Preference Stocks	59,611	12	6			
House and other Property	16,154	11	7			
				272,874	16	11
Loans to Poor Law Unions, Lands Improvement Companies, and on County Rates, repayable by Instalments				345,157	4	3
Loans on Personal Security with Policies				7,282	12	1
Agents' Balances, including outstanding Premiums				15,709	9	3
Outstanding Life Premiums				2,522	10	8
Interest accrued and outstanding				18,088	5	6
Outstanding Fire Claims due from other Offices				1,230	11	9
On Current Account with						
Messrs. Sanders & Co.	10,615	7	10			
,, Martin & Co.	3,330	14	–			
				13,946	1	10
On Deposit, secured by the usual Bills, with						
Messrs. Holder & Co.	7,000	–	–			
,, Alexander & Co.	7,000	–	–			
,, Brightwen & Co.	6,000	–	–			
				20,000	–	–
£.				1,176,228	7	10

T. W. Gray,
George Hirtzel, } Auditors.

J. C. Moore-Stevens, Chairman.
W. Cotton,
Trehawke Kekewich, } Directors.
Edward H. Smithett, Secretary

ATLAS ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Atlas Assurance Company, for the Year ending 31st December 1888.

LIFE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - - - -	1,391,469	19	11
Premiums, after deduction of Re-assurance Premiums - - - - - - -	94,668	7	11
Consideration for Annuities granted - -	1,733	14	–
Interest and Dividends (less Income Tax) -	58,807	15	5
Registration Fees - - - - - - -	39	5	–
Profit on Investments realised - - -	5,089	16	7
£.	1,551,808	18	10

	£.	s.	d.	£.	s.	d.
Claims under Life Policies, after deduction of Sums re-assured - - - - -				120,052	3	8
Surrenders - - - - - - -				4,968	14	9
Annuities - - - - - - -				1,638	4	10
Bonuses paid in Cash - - - - -				1,354	2	–
Bonuses in reduction of Premium - -				2,680	14	8
Commission to Agents - - - - -				4,963	12	4
Expenses of Management - - - -				11,737	18	1
Expenses in connection with forthcoming Valuation - - - - - - -				141	19	5
Dividends and Bonuses to Shareholders -				1,893	7	4
Amount of Funds at the end of Year, viz.:						
Life Assurance Fund -	1,397,288	5	2			
Life Investments Reserve Fund - -	5,089	16	7			
				1,402,378	1	9
£.				1,551,808	18	10

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance of last Year's Account (1887) - - - -	177,366	6	11			
Carried from Profit and Loss Account, 1887 - - -	22,633	13	1			
Amount of Fire Insurance Fund at the beginning of the Year				200,000	–	–
Premiums received, after deduction of Re-assurance Premiums - - - - - -				187,432	13	11
£.				387,432	13	11

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-assurances - - - - - - -				100,983	6	–
Commission - - - - - - -				34,039	11	–
Expenses of Management - - - -				23,019	9	8
Surplus for the Year carried to Profit and Loss Account - - - - - - -				29,390	7	3
Amount of Fire Insurance Fund at the end of the Year, viz.:						
Reserve for current risks -	65,677	7	1			
Reserved Fire Loss Fund	134,322	12	11			
				200,000	–	–
£.				387,432	13	11

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Balance of last Year's Account (1887) - -	46,633	13	1
Interest, Dividends, &c., not carried to other Accounts - - - - - - -	15,204	4	–
Amount transferred from Life Account - -	1,893	7	4
Amount transferred from Fire Account - -	29,390	7	3
Fines and Fees - - - - - -	237	4	–
£.	93,358	15	8

	£.	s.	d.	£.	s.	d.
Addition to Fire Fund - -	22,633	13	1			
Dividends to Proprietors (1887 Account) - - -	24,000	–	–			
				46,633	13	1
Interim Dividend (1888 Account) - - -				6,000	–	–
Profit for the Year - - -	46,725	2	7			
Less Interim Dividend paid 28th September 1888 - - - -	6,000	–	–			
Balance - - -				40,725	2	7
(Appropriation of Profit:						
Balance of Dividend payable 1st April 1889	18,000	–	–			
Addition to Fire Fund -	20,000	–	–			
Addition to Reserve Fund - - -	2,725	2	7)			
£.				93,358	15	8

ATLAS ASSURANCE COMPANY—*continued.*

BALANCE SHEET

Of the Atlas Assurance Company, on the 31st December 1888.

LIABILITIES.

PROPRIETORS.	£.	s.	d.	£.	s.	d.
Paid-up Capital	120,000	–	–			
Bonuses added, 1847, 1850, 1852, 1876, and 1878	24,000	–	–	144,000	–	–
Reserve Fund	-	-	-	39,934	6	9
Fire Fund	-	-	-	200,000	–	–
Profit and Loss	-	-	-	40,725	2	7
Outstanding Fire Losses	19,712	12	–			
Outstanding Fire Commission	295	13	2			
Outstanding Accounts	2,610	1	6			
Due to other Offices for Re-assurances	3,570	17	10			
Unpaid Dividends	10,355	8	6	36,544	13	–
				461,204	2	4
LIFE.						
Life Assurance Fund	1,397,288	5	2			
Life Investments Reserve Fund	5,089	16	7			
Claims under Life Policies, announced but not yet paid	21,121	–	–	1,423,499	1	9
			£.	1,884,703	4	1

ASSETS.

PROPRIETORS.	£.	s.	d.	£.	s.	d.
Mortgages on County, Board, and Corporation Rates	120,876	14	–			
Mortgages on Property within the United Kingdom	56,400	–	–			
Advances on Rent-charges	19,321	1	5	196,597	15	5
(None of the above are in Ireland.)						
Investments:						
Indian and Colonial Government Securities	-	-	-	71,486	11	8
Indian Railway Guaranteed Stock	-	-	-	21,268	15	–
Railway and other Debentures and Debenture Stocks	-	-	-	25,355	–	6
Municipal Corporations' Bonds and Stocks	-	-	-	15,352	–	11
Freeholds and other Property	-	-	-	61,240	19	3
Branch and Agency Balances	-	-	-	40,407	6	11
Due by other Offices for Re-assurances	-	-	-	6,666	5	
Outstanding Premiums	-	-	-	3,739	7	2
Outstanding Interest	-	-	-	1,696	6	8
Cash (on Deposit)	10,500	–	–			
Cash (in hand and on Current Account)	6,893	13	5	17,393	13	5
				461,204	2	4
LIFE.						
Mortgages on County, Board, and Corporation Rates	523,196	15	5			
Mortgages on Property within the United Kingdom	380,140	7	5			
Advances on Rent-charges	241,776	1	9			
Loans on Life Interests and Reversions	29,802	8	1			
(None of the above are in Ireland.)						
Investments:						
British Government Securities	16,011	11	10			
Indian and Colonial Government Securities	58,720	19	11			
Railway and other Debentures and Debenture Stocks	24,719	17	3			
Municipal Corporations' Bonds and Stocks	14,800	–	–			
Life Interests and Reversions purchased	25,079	14	4			
Loans on the Company's Policies	62,772	5	8			
Loans on Personal Security	850	–	–			
Suspense Account, Income Tax paid pending legal decision	72	–	–			
Branch and Agency Balances	4,393	6	–			
Outstanding Premiums	2,080	1	5			
Ditto Interest	3,593	17	–			
Cash (on Deposit) £. 29,000 s. – d. –						
Cash (in hand and on Current Account) £. 6,489 s. 15 d. 8	35,489	15	8	1,423,499	1	9
			£.	1,884,703	4	1

Wm. J. W. Baynes, Chairman.
Charles A. Prescott, Deputy Chairman.
Fred. Greene, Director.
George King, Principal Officer,
Life Department.

We have examined the above Revenue Accounts and Balance Sheet with the Books and Securities of the Company, and find the same correct.

8 March 1889.

Price, Waterhouse & Co., Auditors.

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Clerks' Mutual Life Assurance Association, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				1,473,623	13	5
Premiums:	£.	s.	d.			
New - - - - -	*4,761	7	2			
Renewal - - - - -	116,524	1	6			
	121,285	8	8			
Less, paid for Re-assurances	3,902	2	6			
				117,383	6	2
Consideration for Annuities granted - -				2,525	4	–
Interest and Dividends - - - - - -				58,260	14	11
Investment Reserve Fund—Withdrawal of Mortgage (repaid in full) - - - -				300	–	–
£.				1,652,092	18	6

* The new annual income from Policies effected in 1888 is 7,834 *l.* 2 *s.*

	£.	s.	d.	£.	s.	d.
Claims under Policies, including Bonuses (less Re-assurances):						
Amount paid - - - - - - -				70,311	10	–
Suspense Account for Claims admitted but not due for payment - - -				13,469	7	–
				83,780	17	–
Endowment Policies matured - - -				4,598	10	–
Policies surrendered - - - - - -				9,474	4	11
Annuities - - - - - - - -				15,574	1	5
Commission - - - - - - - -				4,772	18	7
Expenses of Management:	£.	s.	d.			
Medical Fees - - - -	793	5	8			
Remuneration to Directors -	1,800	–	–			
Law Charges - - - - -	161	12	–			
Auditors' Fees - - -	105	–	–			
Consulting Actuary's Fee -	52	10	–			
Salaries and Income Tax -	4,132	10	7			
Printing, Stationery, and Advertising - - - - -	1,310	11	9			
Rent, Rates, and Taxes - -	526	15	6			
Furniture and Repairs - -	143	5	7			
Country and Travelling Agents for Salaries and Expenses -	741	15	4			
Extension of Agencies - -	322	10	–			
Policy, Receipt, and Postage Stamps - - - - -	463	18	2			
Messengers' Wages, Incidentals, and Petty Expenses -	862	2	3			
				11,415	16	10
Payment in connection with Division of Profits:						
Fee for Valuation and Expenses, Bonus to Staff, Printing, Postages, &c. - - -				2,555	12	3
Cash Bonuses paid to Members - - -				70,437	18	6
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				1,449,482	19	–
£.				1,652.092	18	6

BALANCE SHEET

Of the Provident Clerks' Mutual Life Assurance Association, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Total Funds, as per First Schedule - -	1,449,482	19	–
Claims admitted but not due for payment -	13,469	7	–
Claims from 1880–87 outstanding - - -	1,083	16	3
Investment Reserve Fund - - - - -	2,278	–	–
£.	1,466,314	2	3

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -	330,114	4	–
Mortgages on Parochial and Borough Rates, and on Public Works sanctioned by Act of Parliament - - - - - - -	350,732	4	11
Life Interests and Reversions - - -	12,730	10	11
Loans on Policies within their Surrender Values - - - - - - - -	108,859	–	–
Investments:			
British Government Securities - - -	21,802	7	6
Indian and Colonial Government Securities	25,069	12	4
Railway and other Debentures and Debenture Stocks - - - - - -	128,509	–	1
Railway Stocks (Preference and Ordinary) -	297,555	8	–
Gas Companies' Stocks (Ordinary) - -	69,425	6	–
Freehold and Leasehold Property, including House, 27, Moorgate-street - - -	34,132	5	11
Rent-charges - - - - - - -	46,362	18	2
Agents' Balances - - - - - - -	9,975	3	9
Outstanding Premiums - - - - - -	6,603	6	1
Outstanding and accrued Interest - - -	21,022	12	3
Cash, viz., in hand and on Current Account -	3,417	14	4
Policy Stamps in hand - - - - - -	2	8	–
£.	1,466,314	2	3

Edwd. Coleman, Chairman.
H. Bion Reynolds, } Directors.
Fredk. Durant Deare, }
Jno. Edwd. Gwyer, Secretary.

Examined and compared with the Books, Vouchers, and Securities referred to therein, and found correct.

Henry Hughes, 85, Gracechurch-street, E.C., }
Goymour Cuthbert, 83, Queen-street, Cheapside, E.C., } Auditors.
John W. Woodthorpe, Chartered Accountant, Leadenhall-buildings, E.C., }

11 February 1889.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Scottish Widows' Fund and Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				9,656,930	17	5
Premiums (less 9,100 *l.* 14 *s.* 1 *d.* Re-assurance Premiums)	804,885	3	4			
Consideration for Annuities granted	16,869	8	3			
Interest and Rents	408,524	15	–			
Sum recovered in respect of fraudulent Claim	1,050	–	–	1,231,329	6	7
£.				10,888,260	4	–

	£.	s.	d.	£.	s.	d.
Claims under Policies (no part re-assured)				622,736	9	6
Surrender Values				72,183	10	1
Annuities				13,305	9	11
Commission				23,301	7	11
Expenses of Management for Year 1888	55,213	14	10			
Special Expenses applicable to Septennium 1881–87, provided for out of unappropriated Surplus at 31st December 1887	9,649	15	7	64,863	10	5
Bonuses taken in Cash				47,781	13	1
Income Tax				9,983	–	4
Fund to meet Depreciation of House Property				50,968	5	2
				905,123	6	5
Amount of Funds at end of Year, as per Second Schedule				9,983,136	17	7
£.				10,888,260	4	–

BALANCE SHEET

Of the Scottish Widows' Fund and Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance and Annuity Funds				9,929,643	13	3
Investments and Exchange Reserve Fund				53,493	4	4
Total Funds, as per First Schedule				9,983,136	17	7
Claims admitted but not paid	151,227	5	1			
Surrender Values unclaimed	13,991	7	–			
Annuities past due	1,104	11	8			
Commission on outstanding Premiums	8,674	–	–			
Expenses outstanding	3,931	11	2			
Colonial Drafts on Head Office	14,000	–	–			
Sums lodged to meet Premiums and Interest not yet due	894	12	7	193,823	7	6
£.				10,176,960	5	1

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				6,552,386	11	5
Mortgages on Property out of the United Kingdom				1,177,050	–	–
Loans on Society's Policies (within their Surrender Value)				781,081	12	6
Investments:						
Indian and Colonial Government Securities				277,485	3	4
Colonial Municipal Securities				149,276	19	11
Railway and other Debentures and Debenture Stocks				112,276	17	6
Loans on Statutory Rates				231,253	4	1
Ditto on Reversions and Annuities				17,700	–	–
Deposits for Fixed Terms				280,000	–	–
House Property at Head Office and Branches				206,253	13	8
Feu Duties				1,543	19	–
Agents' Balances (since accounted for)				8,629	4	8
Outstanding Premiums (days of grace running)				245,400	11	11
Outstanding Interest:						
Due and unpaid	15,446	8	8			
Accrued but not yet payable	86,751	5	3			
Rents due at Christmas	483	15	1	102,681	9	–
Rent charges in course of collection				7,868	14	4
Cash in hand and on Current Accounts with Bankers				26,072	3	9
£.				10,176,960	5	1

Head Office, Edinburgh, 9, St. Andrew-square,
9 April 1889.

J. S. Fleming, Chairman.
John Mackenzie, Director.
B. F. Primrose, Director.
Aw. H. Turnbull, Manager and Actuary.

Certified by *James Haldane*, Chartered Accountant, Auditor.

UNION ASSURANCE OFFICE.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Union Assurance Office, for the Half-year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Half-year	1,224,800	12	5
Premiums, after deduction of Re-assurance Premiums	73,099	19	8
Interest and Dividends	26,463	9	9
Assignment and other Fees	20	10	6
£.	1,324,384	12	4

	£.	s.	d.
Claims under Life Policies, after deduction of Sums re-assured	48,616	18	6
Surrenders	3,266	13	4
Bonus paid in Cash	1,394	–	5
Commission	6,042	13	3
Income Tax on Interest and Dividends	632	14	9
Expenses of Management	6,956	12	6
Bad Debts written off	10	5	8
Amount of Life Assurance Fund at the end of the Year	1,257,464	13	11
£.	1,324,384	12	4

II.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Half-year, viz.:						
General Reserve and Fire Fund	775,539	–	–			
Foreign Fire Reserve Fund	10,000	–	–			
Mortgage Reserve Fund	9,501	12	7	795,040	12	7
Premiums received, after deduction of Re-assurances				36,622	19	8
Loss carried to Profit and Loss Account				1,655	–	9
£.				833,318	13	–

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-assurances				24,592	14	1
Expenses of Management				9,111	14	11
Repairs of Office				177	18	3
Commission				4,371	14	8
Bad Debts written off				23	18	6
Amount of Funds at the end of the Year, viz.:						
General Reserve and Fire Fund	775,539	–	–			
Foreign Fire Reserve Fund	10,000	–	–			
Mortgage Reserve Fund	9,501	12	7	795,040	12	7
£.				833,318	13	–

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Balance from last Year	21,095	9	9
Interest and Dividends	18,568	2	2
Accrued Interest not previously brought to Account	6,752	9	6
Profit realised on Investment	75	10	–
£.	46,491	11	5

	£.	s.	d.
Dividends to Shareholders	19,500	–	–
Income Tax on Interest and Dividends	463	8	6
Loss on Fire Business	1,655	–	9
Balance	24,873	2	2
£.	46,491	11	5

BALANCE SHEET

Of the Union Assurance Office, on 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital	30,000	–	–
Life Assurance Fund	1,257,464	13	11
General Reserve and Fire Fund	775,539	–	–
Foreign Fire Reserve Fund	10,000	–	–
Mortgage Reserve Fund	9,501	12	7
Profit and Loss	24,873	2	2
	2,107,378	8	8
Agency Security	300	–	–
Claims under Life Policies admitted but not yet paid	14,044	17	8
Outstanding Fire Losses	6,340	14	4
,, Charges	544	5	–
,, Dividends	21,711	13	6
£.	2,150,319	19	2

ASSETS.	FIRE.			LIFE.			TOTAL.		
	£.	s	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom	472,659	–	–	607,063	13	3	1,079,722	13	3
Loans on the Society's Policies	–		–	57,282	13	8	57,282	13	8
Investments:									
British Government Securities	20,607	9	1	44,756	5	–	65,363	14	1
Indian ditto	91,243	6	1	128,261	12	6	219,504	18	7
Colonial ditto	–		–	29,610	–	–	29,610	–	–
Foreign ditto	–		–	10,755	6	7	10,755	6	7
Bank Stock	20,570	–	–	–		–	20,570	–	–
Railway and other Debentures, and Bonds and Debenture Stocks	114,217	10	–	94,657	17	6	208,875	7	6
Railway Stock, Preference and Ordinary	45,545	4	5	222,788	2	6	268,333	6	11
House Property	49,077	9	11	18,449	10	–	67,526	19	11
Loans on Rates	12,186	13	4	6,243	13	6	18,430	6	10
Shares of the Society	25,786	13	9	–		–	25,786	13	9
Loans on Shares of the Society	3,000	–	–	–		–	3,000	–	–
Branch Offices and Agents' Balances	1,750	11	7	20,910	8	3	22,660	19	10
Outstanding Premiums	–		–	3,442	10	6	3,442	10	6
Credit Premiums	–		–	4,378	17	1	4,378	17	1
Outstanding Interest	2,989	5	10	2,221	16	4	5,211	2	2
Accrued Interest to 31st Dec. 1888	6,752	9	6	12,681	9	9	19,433	19	3
Cash on Deposit	5,000	–	–	5,000	–	–	20,430	9	3
,, in hand and on Current Account	7,124	14	1	3,305	15	2			
£.	878,510	7	7	1,271,809	11	7	2,150,319	19	2

Stephen Soames, Chairman.
Chas. Mortimer, } Directors.
Wm. B. Lewis, }
Wm. Wallis, Actuary.
Chas. Darrell, Secretary.

Examined and found correct.
Jos. J. Saffery, F.C.A.

NEW YORK LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the New York Life Insurance Company, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year - -				16,958,832	17	2
Premiums - - - -	4,036,614	11	5			
Less Re-insurances -	20,504	16	–			
				4,016,109	15	5
Consideration for Annuities - - - -				310,626	6	5
Interest and Rents - -	864,189	3	2			
Profit on Real Estate and Securities sold - - -	15,171	7	1			
				879,360	10	3
Increase in Market Value of Securities, from 31st December 1887 to 31st December 1888				100,477	14	2
£.				22,265,407	3	5

	£.	s.	d.	£.	s.	d.
Claims under Policies, after deduction of Sums re-insured :						
Losses by Death - -	957,052	18	3			
Matured Endowments -	214,569	5	5			
				1,171,622	3	8
Surrenders :						
Tontine Policies at maturity of their Tontine Periods -	146,140	11	5			
Insurances other than the above - - - -	302,474	9	3			
				448,615	–	8
Annuities - - - - - - -				220,413	8	2
Commissions - - - - - -				546,197	11	8
Taxes * - - - -	41,853	16	3			
Other Expenses - - -	320,701	15	5			
				362,555	11	8
Dividends to Policy-holders - - - -				475,203	5	2
Amount of Funds, 31st December 1888, as per Second Schedule - - - - -				19,040,800	2	5
£.				22,265,407	3	5

* This is included under the Expenses of Management, by instructions from the Board of Trade, but the Company does not admit that taxes which are imposed by the State, and therefore beyond the Company's control, are a legitimate expense of management.

BALANCE SHEET

Of the New York Life Insurance Company, on the 31st day of December 1888.

LIABILITIES.	£.	s.	d.
Assurance and Annuity Fund - - -	19,040,800	2	5
Claims admitted but not paid - - -	193,806	3	2
£.	19,234,606	5	7

ASSETS.	£.	s.	d.
Mortgages on Property in the United States -	3,491,138	7	5
Loans on Company's Policies received in payment of Premium, including the Balance of Year's Premium when paid semi-annually or quarterly, and deductible from Amount assured in case of Claim - - - -	373,376	6	5
United States Government Bonds - - -	194,014	18	5
State Securities - - - - - -	20,933	2	3
County and City Securities - - - -	643,002	6	1
Shares created under the Laws of New York, and of other States - - - - -	656,320	3	3
Debentures created under such Laws of New York, and of other States - - - -	10,465,719	12	3
House Property, unincumbered - - -	1,894,331	8	3
Landed „ „ - - -	20,926	4	3
Loans secured by pledge of Bonds and Shares created by the United States Government and the Laws of the State of New York, and other States - - - - - -	344,907	8	1
Agents' Balances - - - - - -	61,514	5	11
Outstanding Premiums - - - - -	215,038	19	7
Outstanding Interest accrued - - -	92,922	17	11
Cash on Deposit in Banks - - - -	759,685	17	11
Cash in hand - - - - - -	774	7	7
£.	19,234,606	5	7

In this Statement one pound sterling is reckoned as equal to $ 4·86 United States currency.

Henry Tuck, Vice President.
Rufus W. Weeks, Actuary.
Robt. B. Collins, } Trustees.
W. L. Strong, }

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London and Lancashire Life Assurance Company, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				534,832	7	6
Premiums:						
New, under 1,564 Policies, assuring 590,230 *l.* 8 *s.*	21,700	17	5			
Renewals	126,201	16	9			
Total Premiums	147,902	14	2			
Less Premiums paid to other Offices for Re-assurances	7,141	8	2			
Net Premiums	140,761	6	–			
Interest and Dividends	22,971	19	–			
Registration of Assignments and other Fees	46	9	–			
Total Net Income				163,779	14	–
£.				698,612	1	6

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Claims under Policies and matured Endowments (after deduction of Sums re-assured) paid and admitted, with Bonus Additions							52,548	6	9
Annuity							80	–	–
Surrenders							8,717	9	1
Commission							13,334	9	10
Expenses of Management				18,704	6	2			
Medical Officers and Fees	1,812	8	4						
Policy Stamps	201	16	10						
Pension	100	–	–						
Valuation Expenses	1,027	19	–						
				3,142	4	2			
							21,846	10	4
Income Tax				594	14	–			
Colonial Government Taxes (including arrears, 721 *l.* unpaid, pending the Appeal of the Insurance Companies against the Decision of the Canadian Legislature)				945	18	9			
							1,540	12	9
Dividends and Bonus to Shareholders, viz.:									
Dividends				1,000	–	–			
Bonus				1,000	–	–			
							2,000	–	–
Cash Bonuses to Policy-holders							7,295	16	7
Amount of Funds at the beginning of the Year				534,832	7	6			
Addition for 1888	64,740	4	3						
Less Cash Bonuses and Payments, as above	8,323	15	7						
				56,416	8	8			
Amount of Funds at the end of the Year (as per Second Schedule)							591,248	16	2
£.							698,612	1	6

BALANCE SHEET

Of the London and Lancashire Life Assurance Company, on the 31st December 1888.

LIABILITIES.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Capital fully subscribed				100,000	–	–			
Original Amount paid up	10,000	–	–						
Proprietors' Share of Profits added	10,000	–	–						
				20,000	–	–			
*Proprietors' Fund—Balance thereof				4,548	9	11			
				24,548	9	11			
Assurance Fund				566,700	6	3			
Total Funds (as per First Schedule)							591,248	16	2
Profit and Loss items, not appropriated							1,028	6	3
Claims admitted but not paid							7,286	–	–
Interest to Shareholders, &c.				1,070	17	11			
Outstanding Accounts				1,352	19	10			
							2,423	17	9
£.							601,987	–	2

	£.	s.	d.
*Proprietors' Share of Profits, 31st December 1887	1,348	9	11
Amount added per Resolution of General Meeting, 11th April 1888	9,200	–	–
	10,548	9	11
Less Amount added to Shares	5,000	–	–
	5,548	9	11
Less Bonus paid to Shareholders, 1888	1,000	–	–
£.	4,548	9	11

ASSETS.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom:									
Real Property	9,048	8	–						
Life Interests and Reversions	19,824	3	9						
				28,872	11	9			
Mortgages on Freehold Property in Canada, Australia, and India				60,466	15	9			
							89,339	7	6
Loans on the Company's Policies within the extent of their Value							62,073	14	6
Investments at Cost Price:									
Indian and Colonial Government Securities, and Special Deposit with the Canadian Government				82,546	2	2			
Railway and other Debentures and Debenture Stocks				178,325	16	6			
Indian Railway Stocks				22,479	14	10			
Railway Shares (Preference and Ordinary)				49,439	12	2			
Cornhill Premises and other House Property				25,240	4	8			
Improved Ground Rents				13,811	2	3			
Reversions				5,970	10	–			
							377,818	2	7
Loans upon Personal Security in connection with Life Policies							6,975	11	9
Branch Offices and Agents' Balances†				11,536	13	7			
December Premiums on which the days of grace are current†				24,910	19	8			
							36,447	13	3
Outstanding Interest							8,020	13	8
Ditto - Rents †							590	–	8
Cash:									
On Deposit and on Current Account at Head Office and Branches				17,045	12	–			
Bills receivable				1,449	14	3			
							18,495	6	3
Furniture and Fittings at Head Office and Branches	2,450	3	–						
Less Amount written off for Depreciation	245	–	4						
				2,205	2	8			
Policy Stamps in hand				21	12	9			
Sundry Amounts due at date of Balance				4	14	7			
							2,231	10	–
£.							601,987	–	2

† These have, with few exceptions, been since paid.

Nigel Kingscote, Chairman.
Thomas Dakin, } Directors.
Jno. J. Kingsford, }
W. P. Clirehugh, Manager.

We have compared this Balance Sheet and Revenue Account with the Books at the Head Office, and the Certified Statements received from the Branches, and find they are correctly drawn up in accordance therewith. We have also verified the Cash Balances, and seen the Securities held in London.

21 March 1889.

Turquand, Youngs & Co., } Auditors.
James Heslop Powell, }

STANDARD LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Standard Life Assurance Company, for the Year ending 15th November 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year, 16th November 1887	6,618,485	19	9	Claims under Life Policies, including Bonus Additions (after deduction of Sums re-assured)	589,182	11	7
Premiums (after deduction of Re-assurance Premiums)	654,821	16	10	Surrenders	40,582	19	11
Consideration for Annuities granted	54,987	8	–	Annuities	41,547	10	3
Interest and Dividends	275,116	17	11	Commission	30,531	3	3
Fines and Fees	894	14	6	Expenses of Management	80,175	16	7
Exchange Account	1,208	6	4	Dividend and Bonus to Shareholders	25,000	–	–
				Income Tax	6,373	9	7
				Amount of Funds at the end of the Year, 15th November 1888, as per Second Schedule	6,792,121	12	2
£.	7,605,515	3	4	£.	7,605,515	3	4

BALANCE SHEET

Of the Standard Life Assurance Company, on 15th November 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up	120,000	–	–
Assurance and Annuity Fund	6,622,231	15	8
Guarantee Fund	40,000	–	–
Balance carried forward	9,889	16	6
Total Funds, as per First Schedule	6,792,121	12	2
Claims under Policies admitted but not matured	185,939	12	–
Dividends to Proprietors (due at and prior to 15th November) outstanding	11,053	6	–
Annuities outstanding	1,198	7	3
£.	6,990,312	17	5

ASSETS.				£.	s.	d.
Mortgages on Property within the United Kingdom				3,528,231	5	3
Mortgages on Property out of the United Kingdom				928,219	8	10
Loans on the Company's Policies, within their Surrender Value				357,241	13	5
Investments:						
British Government Securities				39,779	5	6
Indian and Colonial Government Securities				394,024	4	8
United States Government Securities				5,442	5	5
Indian and Colonial Municipal and other Bonds				371,417	13	7
Railway and other Debentures and Debenture Stock				158,479	19	11
Railway Shares (guaranteed)				8,250	–	–
Bank Deposits for fixed periods				190,000	–	–
House Property:	£.	s.	d.			
Freehold	275,617	16	5			
Leasehold	28,328	3	4			
				303,945	19	9
Stocks of Scottish Chartered Banks				22,884	15	–
Company's Shares				615	1	9
Ground Rents and Feu Duties				55,691	8	10
Life Rents and Reversions purchased				4,876	2	3
Loans upon Indian Government Securities				13,095	–	–
Loans upon Personal Security with Policies of Assurance, repayable by Instalments				56,377	10	5
Agents' Balances in course of collection				186,293	16	4
Premiums outstanding in course of collection				87,131	8	8
Interest accrued but not due				53,075	5	2
Interest due but not paid				22,280	17	9
Cash:	£.	s.	d.			
On Deposit	63,939	11	8			
On Current Accounts and in hand	138,942	2	–			
				202,881	13	8
Deed and Receipt Stamps on hand				78	1	3
£.				6,990,312	17	5

T. G. Murray, Chairman.
George Dalziel, Director.
A. R. C. Pitman, Director.
Spencer C. Thomson, Manager and Actuary.

Edinburgh, 17 April 1889.

ALLIANCE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Alliance Assurance Company, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	1,440,877	5	–			
*Amount of the Life Assurance Fund of the Royal Farmers and General Insurance Company, whose business has been acquired by the Alliance	98,079	–	3			
				1,538,956	5	3
Premiums, after deduction of Re-assurance Premiums				147,063	11	9
	£.	s.	d.			
Interest on Life Assurance Fund	65,895	6	1			
Less Income Tax	1,619	2	5			
				64,276	3	8
Registration Fees				80	5	–
£.				1,750,376	5	8

	£.	s.	d.
Claims (including Bonus Additions) under Life Policies, after deduction of Sums re-assured	114,082	13	3
Surrenders	8,091	11	1
Annuities	160	–	4
Commission	8,750	14	4
Expenses of Management	11,290	11	7
Bad Debts	3	7	5
Applied in writing down Ledger Value of the Company's Property	552	18	–
Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	1,607,444	9	8
£.	1,750,376	5	8

* The amount of the Royal Farmers Life Assurance Fund at the beginning of the year, according to the Accounts of that Company, was 99,604 *l.* 0 *s.* 3 *d.*, from which has been deducted 1,000 *l.* found to be due to the Shareholders, and 525 *l.* as part cost of transfer to the Alliance.

II.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year				600,312	9	9
Premiums received, after deduction of Re-insurance Premiums				346,542	16	9
Interest on Fire Insurance Fund	28,928	10	6			
Less Income Tax	724	4	8			
				28,204	5	10
£.				975,059	12	4

	£.	s.	d.
Losses by Fire, after deduction of Amounts recovered under Re-insurances	146,905	17	2
Expenses of Management	56,394	11	6
Commission	48,960	1	3
Income Tax on Profit	1,231	2	2
Bad Debts	163	12	10
Transferred to Profit and Loss Account	80,398	5	6
Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	641,006	1	11
£.	975,059	12	4

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance of last Year's Account				82,500	–	–
Interest on Share Capital, and on Profit and Loss Account	23,723	10	3			
Less Income Tax	550	14	7			
				23,172	15	8
Share Transfer and Registration Fees				241	13	6
Transferred from Fire Account				80,398	5	6
£.				186,312	14	8

	£.	s.	d.
Dividend to Members	82,500	–	–
*Cost of business and goodwill of the Royal Farmers and General Insurance Company, whose Business has been acquired by the Alliance	20,865	12	8
Applied in writing down Ledger Value of the Company's Property	447	2	–
Balance as per Fourth Schedule (Balance Sheet)	82,500	–	–
£.	186,312	14	8

* The amount of the Royal Farmers Funds (exclusive of the Life Assurance Fund) at the beginning of the year was 225,130 *l.* 6 *s.* 9 *d.*, and the sum paid by the Alliance for the assets and goodwill of the business was 200,778 *l.*, of which one-half was taken by the Shareholders of the Royal Farmers in Alliance Shares. A sum of 600 *l.* was further paid as a gratuity to the Staff, and the sum of 20,865 *l.* 12 *s.* 8 *d.*, which appears in this Account, represents the net balance of payment after realisation of assets.

BALANCE SHEET

Of the Alliance Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Capital, 5,000,000 *l.*, of which is paid up				550,000	–	–
Life Assurance Fund				1,607,444	9	8
Fire Insurance Fund				641,006	1	11
Profit and Loss Account				82,500	–	–
				2,880,950	11	7
Claims under Life Policies admitted but not yet paid	22,588	1	9			
Claims announced but not yet admitted, owing to proof of death not having been furnished	19,408	11	9			
	41,996	13	6			
Outstanding Fire Losses	25,332	–	–			
Ditto Dividends	558	13	11			
Accrued Commission and Expenses	4,759	9	6			
Bills payable	7,676	2	11			
				80,322	19	10
£.				2,961,273	11	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				209,245	–	8
Loans on the Company's Life Policies				53,327	17	3
Investments:						
British Government Securities				125,658	3	5
Colonial Government Securities				74,100	–	–
Foreign Government Securities				70,475	–	–
Railway and other Debentures and Debenture Stocks				503,137	–	10
Railway Stocks (Preference and Ordinary)				166,473	–	6
Bank of England Stock				59,200	–	–
New River Company's Shares				24,000	–	–
Gas Company's Stock				30,600	–	–
House Property				153,619	6	–
Landed Property				7,000	–	–
Loans to Counties, Towns and Unions in Great Britain on the security of Rates and Property				661,542	11	9
Loans on the security of Rent-charges				501,896	–	9
Loans on Stocks, Shares, and Debentures; and on Bank, and for Parliamentary Deposits				138,296	19	–
Ground Rent owned by the Company				11,313	14	3
Agents' Balances, and Balances due from other Offices				77,498	2	9
Outstanding Premiums				7,174	14	8
Ditto Interest				1,196	–	–
Cash:	£.	s.	d.			
On Deposit	26,000	–	–			
In hand (536 *l.* 4 *s.* 7 *d.*), and on Current Accounts (28,865 *l.* 13 *s.* 6 *d.*)	29,401	18	1			
				55,401	18	1
Bills receivable				3,558	6	1
Interest accrued to the 31st December 1888, but not payable until 1889				26,559	15	5
£.				2,961,273	11	5

London, 14 February 1889.

Examined and found correct.

Archibald E. Scott,
Geo. C. Lampson,
Henry B. Portman, } Auditors.

Rothschild, Chairman.
Jas. Fletcher,
Edward Cavendish, } Two Directors.
Robert Lewis, Chief Secretary.

ALLIANCE ASSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Alliance Assurance Company.

I.

The date up to which the valuation is made is the 31st December 1888.

II.

A valuation of the Company's assets and liabilities is made every five years.

The liability under policies is ascertained by taking the difference between the present values of the sums assured, including reversionary bonuses, and the present values of the net premiums. In all cases where the original premiums have been permanently reduced by the application of profits the present values of such reductions are added to the liability.

For temporary assurances by annual premiums the reserve is a whole year's office premium. For temporary assurances by single premiums, and for assurances against issue, the whole amount of the premiums paid is reserved.

The participating policy-holders receive 80 per cent. of the declared divisible profit on the Life Account.

On the participating policies originally effected with the Royal Farmers and General Insurance Company, whose business has been acquired by the Alliance, the profits are allotted as a uniform percentage on the sum assured by way of bonus addition; and on the participating policies originally effected with the Alliance the profits are allotted in proportion to the tabular annual premiums for the preceding five years.

The principles adopted in the valuation are determined by the Directors under powers conferred by the Company's laws and regulations.

The principles upon which the distribution of profits is made in respect of Alliance policies are also determined by the Directors under the same powers, and the distribution of profits in respect of policies originally effected with the Royal Farmers and General Insurance Company is made in accordance with the method followed by that Company.

III.

The tables of mortality used in the valuation are the Institute of Actuaries' $H^{M (5)}$ for ordinary whole life assurances of more than five years' duration; the H^{M} for the other assurances; and the Carlisle Table for annuities, endowments, and contingent survivorships.

IV.

The rate of interest assumed in the valuation is three per cent.

V.

The difference between the tabular premiums payable to the office and the net premiums is reserved as a provision for future expenses and profits.

It amounts to 21 per cent. of the tabular premiums under participating policies, and to 9¼ per cent. of the premiums under non-participating policies.

The net premiums are calculated on the Institute of Actuaries' H^{M} Table for all the assurances, and on the Carlisle Table for annuities, endowments, and contingent survivorships, in every case at three per cent. interest.

In respect of limited premium and paid-up policies, where the loading as well as the risk premium is paid within a limited term, a further special reserve has been made to provide a fund available for expenses and profits in future years when no more premiums will be receivable by the Company.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Life Department of the Alliance Assurance Company, for Five Years, commencing 1st January 1884 and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1884 (the beginning of the Quinquennial Period) - - - - - -	1,288,647	7	7	Claims under Policies (after deduction of Sums re-assured) - - -	543,341	4	6
				Surrenders - - - - -	36,919	17	2
Amount as at 31st December 1887, of the Life Assurance Fund of the Royal Farmers and General Insurance Company, whose Business has been acquired by the Alliance -	98,079	–	3	Annuities - - - - - -	425	16	4
				Commission - - - - -	34,873	4	2
				Expenses of Management - - -	53,154	17	5
Premiums (after deduction of Re-assurance Premiums) - - -	641,060	14	8	Dividends and Bonuses to Shareholders - - - - - -	28,000	–	–
Consideration for Annuities granted -	1,121	6	10	Income Tax on Interest on Investments - - - - - -	7,455	6	11
Interest and Dividends - - -	286,651	5	–	Amount applied in writing down Cost of the Company's Premises - -	4,910	13	11
Registration Fees - - - - -	355	7	6	Bad Debts - - - - - -	37	4	10
Profit on Investments realised - -	647	13	1	Amount of Funds on 31st December 1888 (as per Third Schedule) - -	1,607,444	9	8
£.	2,316,562	14	11	£.	2,316,562	14	11

ALLIANCE ASSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Alliance Assurance Company, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.										VALUATION. Value for Assurances by the Institute of Actuaries' HM (5) and HM Tables; for Annuities, Endowments, and Contingent Survivorships by the Carlisle Table. Interest, 3 per Cent.				
	Number of Policies.	Sums Assured and Bonuses.			Office Yearly Premiums.			Net Yearly Premiums.			Sums Assured and Bonuses.	Tabular Yearly Premiums.	Net Yearly Premiums.	Reductions of Premiums by Participation in Profits.	Net Liability.
ASSURANCES.		£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	£.	£.	£.	£.
I.—WITH PARTICIPATION IN PROFITS.															
For Whole Term of Life:															
Uniform Premiums	4,541	3,296,596	19	2	81,867	11	2	69,165	10	11	1,867,076·5	1,250,678·4	971,684·2	67,380·4	962,772·7
With Fixed Bonuses	25	9,556	11	6	234	10	11	220	11	4	6,219·4	3,642·2	2,896·1	489·3	3,812·6
Half Premium first Five Years	169	123,122	4	9	3,152	18	2	2,523	8	7	60,246·4	63,975·1	48,807·0	1,805·8	13,245·2
Decreasing Premiums	1	1,176	14	3	32	11	–	26	16	–	926·2	160·2	139·0	-	787·2
Limited number of Premiums	145	123,571	–	5	5,193	4	3	4,296	6	4	56,820·1	45,705·8	37,554·7	-	19,265·4
Paid-up Policies	62	57,211	13	1	-		-	-		-	30,823·1	-	-	-	30,823·1
Endowment Assurances	374	164,812	10	7	8,150	6	3	6,241	1	4	92,673·6	102,658·9	78,600·6	118·4	14,191·4
Joint Lives	21	19,769	3	7	730	17	3	804	9	7	14,163·5	9,312·0	6,750·0	2,622·7	10,036·2
Last Survivor	27	28,554	–	10	400	–	10	357	12	1	14,934·4	6,538·3	5,628·5	202·0	9,507·9
Contingent Survivorship	1	200	–	–	–	1	1	2	15	7	30·0	14·3	10·5	14·0	33·5
Extra Premiums payable	–	-	-	-	1,616	15	6	-		-	-	-	-	-	1,621·8
TOTAL Assurances with Profits	5,366	3,824,570	18	2	101,378	16	5	83,638	11	9	2,143,913·2	1,482,685·2	1,152,070·6	72,632·6	1,066,097·0
II.—WITHOUT PARTICIPATION IN PROFITS.															
For Whole Term of Life:															
Uniform Premiums	1,339	1,104,883	17	3	33,800	4	11	30,559	18	8	637,438·8	439,329·3	397,442·3	-	239,996·5
With Fixed Bonuses	2	460	–	–	13	5	–	11	14	2	300·0	169·4	148·9	-	151·1
Half Premium first Five Years	61	67,925	–	–	2,266	4	8	2,010	11	9	40,000·6	32,140·0	28,623·1	-	11,377·5
Increasing Premiums	35	22,100	–	–	804	6	8	673	14	6	14,944·0	7,693·5	6,369·5	-	8,574·5
Decreasing Premiums	5	7,250	–	–	99	11	–	90	–	8	4,824·5	1,054·2	957·5	-	3,867·0
Limited number of Premiums	42	40,100	–	–	2,269	6	2	2,216	1	1	21,015·7	13,762·2	13,281·4	-	7,734·3
Paid-up Policies	56	36,443	10	–	-		-	-		-	22,368·4	-	-	-	22,368·4
Partly Commuted Premiums	3	7,250	–	–	114	8	9	93	17	7	2,653·9	3,099·7	2,517·9	-	136·0
Endowment Assurances	428	221,001	–	–	9,243	6	5	8,470	–	8	146,779·9	92,335·9	84,974·8	-	61,805·1
Joint Lives	13	14,500	–	–	641	–	4	558	4	11	9,541·7	6,736·7	5,917·4	-	3,624·3
Last Survivor	38	24,450	–	–	342	2	4	307	4	3	9,581·3	6,156·4	5,441·6	-	4,139·7
Contingent Survivorship	58	94,856	–	–	1,429	18	4	1,154	13	9	10,718·0	10,463·6	8,407·4	-	2,310·6
Increasing Assurance	1	428	–	–	36	15	–	30	16	10	686·0	798·0	670·5	-	15·5
Endowments with Return—Annual Premium	36	7,375	–	–	381	14	1	346	17	5	5,992·1	2,040·7	1,854·2	-	4,137·9
Ditto - ditto - Single Premium	8	1,250	–	–	-		-	-		-	893·0	-	-	-	893·0
Endowments without Return—Annual Premium	3	600	–	–	31	11	3	28	19	2	417·5	209·6	191·8	-	225·7
Ditto - ditto - Single Premium	2	1,025	–	–	-		-	-		-	649·7	-	-	-	649·7
Temporary Assurances	84	117,878	–	–	1,803	2	7	1,298	5	–	-	-	-	-	2,608·4
Assurances against Issue	8	25,000	–	–	-		-	-		-	-	-	-	-	922·8
Extra Premiums payable	–	-	-	-	1,678	5	–	-		-	-	-	-	-	1,731·2
	2,222	1,794,775	7	3	54,955	2	4	47,850	10	5	928,805·1	615,989·2	556,798·3	-	377,269·2
TOTAL Assurances	7,588	5,619,346	5	5	156,333	18	9	131,489	2	2	3,072,718·3	2,098,674·4	1,708,868·9	72,632·6	1,443,366·2
Deduct Re-assurances	–	465,664	18	8	14,904	8	1	12,403	3	11	234,743·1	194,447·4	166,633·8	-	69,213·7
	7,588	5,153,681	6	9	141,429	10	8	119,085	18	3	2,837,975·2	1,904,227·0	1,542,235·1	72,632·6	1,374,152·5
Adjustments:															
Special Reserve under Limited Premium and Paid-up Policies	-	-	-	-	-		-	-		-	-	-	-	-	12,786·0
Provision for Claims payable immediately after proof of Death	-	-	-	-	-		-	-		-	-	-	-	-	13,741·0
Surrender Values of lapsed Policies not claimed	-	-	-	-	-		-	-		-	-	-	-	-	1,724·6
															1,402,404·1
ANNUITIES.															
Certain (Decreasing)	1	100	–	–	-		-	-		-	495·0	-	-	-	495·0
Immediate—For whole of Life	4	50	–	–	-		-	-		-	539·8	-	-	-	539·8
Reversionary	7	925	–	–	214	-	3	187	14	–	2,973·2	2,634·6	2,318·7	-	654·5
Extra Premium payable	–	-	-	-	3	1	3	-		-	-	-	-	-	3·1
TOTAL Annuities	12	1,075	–	–	217	1	6	187	14	–	4,008·0	2,634·6	2,318·7	-	1,692·4
Deduct Re-assurances	–	30	7	8	-		-	-		-	162·2	-	-	-	162·2
Net Amount of Annuities	12	1,044	12	4	217	1	6	187	14	–	3,845·8	2,634·6	2,318·7	-	1,530·2
TOTAL of the Results	–	-	-	-	141,646	12	2	119,273	12	3	2,841,821·0	1,906,861·6	1,544,553·8	72,632·6	1,403,934·3

VALUATION BALANCE SHEET of the Alliance Assurance Company, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	1,403,934	6	–	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	1,607,444	9	8
Surplus	203,510	3	8				
£.	1,607,444	9	8	£.	1,607,444	9	8

ALLIANCE ASSURANCE COMPANY—*continued.*

VIII.

A policy must have been in force five years in order to entitle it to share in the profits.

IX.

The results of the Valuation :—

(1.) The total profit made during the quinquennium, including 560 *l.* 13 *s.* 7 *d.* brought forward from last valuation, amounted to 203,510 *l.* 3 *s.* 8 *d.*, of which 200,000 *l.* was declared divisible.

(2.) The amount of profit divisible amongst the policyholders was 160,000 *l.*, and in this amount is included a provision for intermediate bonuses in respect of the quinquennium commencing 1st January 1889. The number of policies entitled to participate was 5,291, assuring 3,529,874 *l.* 1 *s.* 2 *d.*

(3.) In the case of policies originally effected with the Royal Farmers Company the bonuses allotted were at the rate of 1 *l.* 10 *s.* per cent. per annum on the sum assured, at all ages, and were added to the amounts assured, and former additions thereto.

The following is a tabular statement of specimens of bonuses allotted to Alliance policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with specimens of permanent reductions of premium.

Age at Entry.	DURATION OF POLICY.											
	5 Years.		10 Years.		15 Years.		20 Years.		25 Years.		30 Years.	
	Reversionary Bonus.	Permanent Reduction of Premium.	Reversionary Bonus.	Permanent Reduction of Premium.	Reversionary Bonus.	Permanent Reduction of Premium.	Reversionary Bonus.	Permanent Reduction of Premium.	Reversionary Bonus.	Permanent Reduction of Premium.	Reversionary Bonus.	Permanent Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	8 - 2	- 2 8	7 8 -	- 2 10	6 17 6	- 3 -	6 6 11	- 3 3	5 18 10	- 3 7	5 9 -	- 3 11
30	9 3 1	- 4 1	8 9 -	- 4 4	7 18 2	- 4 9	7 5 2	- 5 3	6 12 8	- 6 -	6 4 7	- 7 2
40	10 14 -	- 6 5	9 16 4	- 7 1	8 19 5	- 8 1	8 8 7	- 9 9	8 5 1	- 11 10	7 17 11	- 14 10
50	12 14 1	- 11 6	11 18 8	- 13 9	11 13 9	- 16 9	11 3 7	1 1 -	11 12 7	1 8 11	12 12 8	1 19 8

Rothschild, Chairman.
Jas. Fletcher,
Edward Cavendish, } Two Directors.
Robert Lewis, Chief Secretary.
Marcus N. Adler, Actuary.

ALLIANCE ASSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

Statement of the **LIFE ASSURANCE AND ANNUITY BUSINESS** of the Alliance Assurance Company, on the 31st December 1888.

I.

The published Tables of the Annual Premiums per cent. for Assurances for the Whole Term of Life now in use.

Age next Birthday.	With Participation.	Without Participation.	Age next Birthday.	With Participation.	Without Participation.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15 - - -	1 12 8	1 8 5	38 - - -	3 2 4	2 12 10
16 - - -	1 13 6	1 9 3	39 - - -	3 4 5	2 14 6
17 - - -	1 14 3	1 10 2	40 - - -	3 6 6	2 16 4
18 - - -	1 15 1	1 11 –			
19 - - -	1 16 –	1 11 10	41 - - -	3 8 7	2 18 4
20 - - -	1 16 11	1 12 7	42 - - -	3 10 9	3 – 5
			43 - - -	3 12 11	3 2 7
21 - - -	1 17 11	1 13 4	44 - - -	3 15 3	3 4 11
22 - - -	1 18 11	1 14 –	45 - - -	3 17 8	3 7 5
23 - - -	2 – 1	1 14 9	46 - - -	4 – 5	3 10 –
24 - - -	2 1 3	1 15 7	47 - - -	4 3 3	3 12 9
25 - - -	2 2 6	1 16 6	48 - - -	4 6 6	3 15 8
26 - - -	2 3 9	1 17 5	49 - - -	4 10 2	3 18 9
27 - - -	2 5 2	1 18 6	50 - - -	4 14 2	4 2 –
28 - - -	2 6 7	1 19 6			
29 - - -	2 7 11	2 – 7	51 - - -	4 18 9	4 5 5
30 - - -	2 9 2	2 1 8	52 - - -	5 3 6	4 9 1
			53 - - -	5 8 7	4 13 –
31 - - -	2 10 6	2 2 10	54 - - -	5 14 1	4 17 2
32 - - -	2 11 10	2 4 1	55 - - -	5 19 11	5 1 8
33 - - -	2 13 4	2 5 4	56 - - -	6 6 4	5 6 5
34 - - -	2 14 11	2 6 9	57 - - -	6 13 2	5 11 5
35 - - -	2 16 8	2 8 1	58 - - -	7 – 5	5 16 10
36 - - -	2 18 5	2 9 7	59 - - -	7 7 9	6 2 7
37 - - -	3 – 4	2 11 2	60 - - -	7 14 11	6 8 8

II. and III.

The total amount assured on Lives for the whole term of life, which were in existence at the date above mentioned.

The amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of Profits.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Amount Assured.	Premiums Receivable Annually.	
			Ordinary Premiums.	Extra Premiums.		Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
8	50 – –	- -	– 13 6	– 2 10	—	—	—
10	200 – –	- -	2 16 10	– 8 6	—	—	—
14	300 – –	- -	4 5 3	– 12 9	300 – –	4 5 3	—
15	750 – –	12 9 –	11 13 2	– 11 10	—	—	—
16	500 – –	- -	8 3 4	- -	350 – –	5 1 2	—
17	2,050 – –	82 13 2	33 1 9	1 6 11	—	—	—
18	1,050 – –	- -	17 15 8	- -	—	—	—
19	1,550 – –	- -	27 13 6	- -	50 – –	– 15 6	—
20	4,020 – –	- -	73 2 11	- -	200 – –	2 18 6	—
21	5,900 – –	- -	111 – 5	– 11 8	700 – –	10 13 8	—
22	5,950 – –	3 – –	112 16 7	2 – –	—	—	—
23	10,550 – –	27 1 1	205 15 1	19 1 –	200 – –	3 8 –	3 10 –
24	30,750 – –	69 18 4	614 3 2	12 – 3	2,450 – –	41 17 7	2 12 6
25	24,550 – –	45 10 –	511 9 2	10 18 6	4,050 – –	63 17 4	—
26	45,100 – –	36 1 10	915 10 9	21 17 11	4,950 – –	90 18 –	—
27	29,350 – –	278 3 –	614 18 3	24 11 7	8,500 – –	154 14 4	- 5 7
28	39,475 – –	464 19 –	858 4 11	42 1 11	10,350 – –	198 3 3	33 5 5
29	58,800 – –	1,016 17 4	1,281 3 8	17 9 3	10,000 – –	185 1 7	46 6 8
30	46,200 – –	308 12 2	1,044 15 5	22 17 9	7,750 – –	157 5 1	1 – –

ALLIANCE ASSURANCE COMPANY—*continued.*

II. and III.—*continued.*

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Amount Assured.	Premiums Receivable Annually.	
			Ordinary Premiums.	Extra Premiums.		Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
31	103,200 – –	1,142 12 7	2,315 5 6	17 19 –	8,650 – –	174 14 4	12 10 –
32	50,100 – –	942 8 3	1,139 8 8	51 11 6	7,800 – –	147 11 2	– 15 –
33	80,300 – –	833 5 4	1,957 13 4	16 17 11	23,085 – –	466 5 4	10 10 6
34	58,050 – –	1,109 7 8	1,388 13 7	64 – –	22,200 – –	429 11 9	12 6 8
35	65,500 – –	1,924 13 6	1,593 8 2	36 11 8	16,600 – –	369 19 4	63 4 10
36	87,950 – –	3,123 14 11	2,171 17 10	40 17 8	16,500 – –	357 – 10	65 14 11
37	99,200 – –	2,432 17 5	2,578 17 8	24 10 2	19,500 – –	435 15 1	89 10 –
38	72,700 – –	2,226 2 9	1,813 16 1	31 3 5	23,150 – –	499 4 4	24 15 –
39	60,370 – –	1,778 8 7	1,601 2 3	48 15 6	22,850 – –	560 9 6	32 18 4
40	87,180 – –	3,702 4 7	2,248 3 7	31 4 11	42,550 – –	1,015 5 10	30 13 –
41	81,675 – –	3,428 17 3	2,148 17 4	13 19 2	18,800 – –	461 7 –	23 2 2
42	98,630 – –	4,099 4 5	2,624 14 8	45 4 3	20,750 –	519 2 2	23 15 5
43	78.950 – –	3,369 5 7	2,029 7 2	74 5 7	26,750 – –	673 1 4	—
44	80,505 – –	2,549 – 7	2,198 5 11	25 19 9	80,637 – –	2,004 11 10	41 8 9
45	61,350 – –	3,200 19 –	1,558 18 2	51 15 2	52,690 – –	1,592 4 5	39 8 6
46	82,150 – –	3,096 6 –	2,391 13 3	9 14 5	49,260 – –	1,409 13 11	37 9 7
47	73,060 – –	4,654 3 8	2,073 11 6	37 12 1	21,120 – –	556 16 9	1 10 9
48	67,050 – –	3,949 – 10	1,945 10 7	26 12 3	28,850 – –	809 7 1	13 – 4
49	122,900 – –	6,290 4 7	3,613 3 6	26 16 10	43,450 – –	1,149 7 3	45 11 –
50	69,050 – –	4,672 15 7	2,070 11 1	96 12 10	36,625 – –	1,025 16 5	71 14 3
51	56,870 – –	5,839 15 1	1,645 17 4	12 14 11	22,800 – –	625 15 1	10 – 10
52	99,350 – –	8,394 2 9	2,999 2 7	72 4 7	13,600 – –	459 9 –	37 17 11
53	53,300 – –	2,613 6 9	1,574 3 8	11 15 –	30,600 – –	1,079 13 11	10 2 5
54	49,500 – –	3,615 11 8	1,596 17 5	1 15 7	15,525 – –	524 19 –	10 15 –
55	44,710 – –	3,540 5 5	1,480 – 10	30 16 3	27,550 – –	960 13 7	10 14 2
56	34,150 – –	3,670 – 9	1,035 2 2	36 6 2	21,700 – –	711 19 9	28 1 –
57	37,500 – –	4,183 10 7	1,127 3 5	1 5 1	15,050 – –	413 19 5	2 5 –
58	70,899 19 6	8,053 3 9	2,803 6 4	1 15 –	35,550 – –	1,191 9 1	15 5 10
59	37,300 – –	5,454 11 11	1,103 18 8	6 15 10	35,799 19 –	1,143 7 1	14 – –
60	28,100 – –	3,197 9 6	897 10 6	– 19 6	12,900 – –	495 11 11	14 18 8
61	37,109 19 –	4,658 6 –	1,059 17 10	28 14 11	20,830 – –	791 10 –	—
62	52,920 –	8,981 7 1	1,373 6 7	10 11 8	31,750 – –	1,548 9 9	37 14 8
63	56,500 – –	5,899 14 9	1,700 19 2	13 3 5	13,550 – –	644 1 11	– 15 5
64	44,950 – –	7,567 11 9	1,650 5 9	10 2 2	26,050 – –	1,331 – 11	57 10 11
65	32,029 19 –	4,897 – 10	862 7 6	1 7 –	10,650 – –	396 17 9	7 11 1
66	41,974 – –	6,820 17 6	1,165 8 3	9 15 3	10,249 18 –	469 – 8	2 4 –
67	40,447 14 6	7.558 8 4	1,163 7 5	27 17 4	22,049 – –	909 1 8	– 13 –
68	24,599 18 –	2,823 3 2	608 4 11	12 13 6	9,301 5 7	392 13 4	4 13 4
69	36,899 19 6	4,749 12 6	951 11 7	21 – 8	11,510 – –	479 10 6	1 – –
70	35,770 – –	7,123 14 6	1,032 9 5	17 9 9	16,820 – –	611 4 10	4 2 –
71	30,008 18 –	5.381 13 11	838 1 8	10 3 3	11,648 19 –	637 19 4	5 12 10
72	41,958 19 10	7,933 16 9	944 6 10	3 18 6	9,592 18 8	476 10 4	5 – –
73	19,329 18 –	4,609 10 4	565 2 1	2 10 10	4,950 – –	165 4 7	1 16 1
74	23,499 19 11	3,710 – 5	504 11 6	7 15 4	6,299 19 –	247 18 4	– 5 10
75	14,250 – –	3,306 3 10	388 9 1	5 18 –	3,300 – –	129 3 10	3 1 –
76	18,548 19 –	3,963 5 1	535 6 1	50 10 5	3,674 19 –	134 12 7	2 4 5
77	16,799 – –	3,493 16 1	451 3 11	5 10 9	6,675 – –	307 19 9	1 15 –
78	9,299 – –	1,979 14 7	224 14 11	2 1 1	4,890 – –	241 16 9	3 11 2
79	7,549 – –	1,517 15 7	147 5 9	– 9 8	2,100 – –	61 15 1	—
80	14,621 17 –	1,916 15 8	211 12 10	11 11 4	3,000 – –	90 12 11	5 8 –
81	5,500 – –	1,119 1 1	96 11 4	1 14 9	3,550 – –	168 8 9	4 9 2
82	9,100 – –	1,916 15 –	190 – 3	5 18 9	4,600 – –	167 1 10	—
83	7,550 – –	863 5 5	76 2 8	– –	650 – –	33 15 11	1 11 –
84	11,100 – –	3,920 1 7	398 5 –	– 11 –	400 – –	13 10 –	—
85	10,800 – –	3,891 8 8	346 18 4	– 18 –	1,699 19 –	74 19 8	—
86	4,450 – –	1,806 10 8	162 2 9	– 15 –	300 – –	23 – 7	—
87	8,100 – –	1,338 3 7	63 15 5	– 5 10	1,000 – –	31 7 6	—
*88	2,100 – –	99 5 –	– –	1 5 –	900 – –	28 13 5	—
89	3,000 – –	836 13 4	40 16 –	—	—	—	—
90	1,660 – –	342 16 4	14 3 4	—	—	—	—
91	1,000 – –	492 9 7	33 11 8	—	—	—	—
92	3,375 – –	1,759 2 10	143 13 3	– –	150 – –	8 19 8	—
*93	1,000 – –	—	—	—	—	—	—
*94	3,499 – –	—	—	—	—	—	—
£.	3,069,886 1 3	226,710 17 11	82,119 19 2	1,389 17 10	1,104,883 17 3	33,800 4 11	1,031 18 11

	£. s. d.	
* Deduct excess of abatements made by application of profits, over ordinary premiums at age 88 - - -	6 12 2	252 8 –
Ditto - ditto - 93 -	49 14 6	
Ditto - ditto - 94 -	196 1 4	
	£.	81,867 11 2

ALLIANCE ASSURANCE COMPANY—*continued.*

STATEMENT of Re-assurances corresponding to the foregoing.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonuses.	Premiums Payable Annually.		Amount Assured.	Premiums Payable Annually.	
			Ordinary Premiums.	Extra Premiums.		Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
24	2,500 – –	- -	51 9 2	—	—	—	—
25	5,000 – –	- -	106 5 –	—	—	—	—
26	10,000 – –	- -	210 10 –	—	—	—	—
29	5,000 – –	107 – –	102 5 10	- -	3,000 –	54 15 –	17 7 6
31	9,000 – –	655 2 10	190 15 10	—	—	—	—
33	10,000 – –	- -	260 – –	—	—	—	—
34	1,000 – –	- -	27 6 8	—	—	—	—
35	2,500 – –	- -	70 16 8	- -	8,000 – –	192 6 8	47 19 2
37	16,000 –	- -	450 6 8	—	—	—	—
38	- -	- -	- -	- -	8,000 – –	177 19 2	20 12 6
39	3,000 – –	- -	91 15 –	- -	6,000 – –	163 10 –	—
40	10,700 – –	1,262 11 9	278 4 2	- -	5,000 – –	132 1 8	—
41	4,500 – –	389 14 2	131 8 9	—	—	—	—
42	3,000 – –	294 11 9	68 5 –	—	—	—	—
43	4,500 – –	857 9 5	98 4 7	20 – –	—	—	—
44	- -	- -	- -	- -	40.000 – –	962 15 10	—
45	1,500 – –	186 – –	42 2 6	6 10 –	26,500 – –	814 17 11	9 16 3
46	2,500 – –	593 – –	68 4 7	- -	15,500 – –	499 15 10	5 15 -
48	1,000 – –	307 – –	20 11 8	—	—	—	—
49	53,500 – –	5,498 6 1	1,738 19 7	- -	20,000 – –	598 6 8	—
50	3,500 – –	14 3 6	154 19 7	- -	7,000 – –	190 15 –	35 –
52	6,500 – –	943 14 7	187 5 –	10 – –	—	—	—
53	- -	- -	- -	- -	3,500 – –	162 15 –	4 7 6
55	- -	- -	- -	- -	5,000 – –	182 12 11	—
58	6,975 – –	1,364 19 10	313 6 10	- -	3,000 – -	156 – –	—
59	- -	- -	- -	- -	2,000 – –	67 15 –	—
62	200 – –	25 15 –	8 7 6	- -	10,000 – –	658 11 8	—
63	3,000 – –	564 – –	99 5 –	- -	3,000 – –	139 10 -	—
64	4,500 – –	380 – –	264 3 4	- -	5,000 – –	307 14 2	—
67	- -	- -	- -	- -	1,000 - -	55 14 2	—
70	3,000 – –	1,364 10 –	137 11 8	- -	1,000 – –	41 13 4	—
75	1,000 – –	286 19 6	34 19 2	—	—	—	—
£.	173,875 – –	15,094 18 5	5,207 9 9	36 10 –	172,500 – –	5,559 10 –	140 17 11

ALLIANCE ASSURANCE COMPANY—*continued.*

IV., V., and VI.

The total amount assured under classes of assurance business other than for the whole term of life.

The amount of Premiums receivable annually (after deducting the abatements made by the application of Profits).

The total amount of Premiums which has been received.

CLASS OF ASSURANCE.	HEADING No. 4.		HEADING No. 5.		HEADING No. 6.
	Amount Assured.	Reversionary Bonuses.	Premiums Receivable Annually.		Total Amount of Premiums Received from the Commencement.
			Ordinary.	Extra.	
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
For the Whole Term of Life :—					
With Fixed Bonuses	7,950 – –	1,606 11 6	234 10 11	– 12 6	4,576 12 –
Half-premium first five years	121,000 – –	2,122 4 9	3,152 18 2	120 18 10	24,466 4 –
Decreasing Premiums	900 – –	276 14 3	32 11 –	- -	953 8 –
Limited Number of Premiums	118,350 – –	5,221 – 5	5,193 4 3	63 9 2	23,518 4 –
Paid-up Policies	52,011 19 11	5,199 13 2	- -	- -	30,567 14 –
Endowment Assurances	164,079 – –	733 10 7	8,150 6 3	14 7 8	22,108 2 –
Joint Lives	19,217 – –	552 3 7	730 17 3	– 19 –	16,860 18 –
Last Survivor	25,880 – –	2,674 – 10	400 – 10	26 3 6	7,972 16 –
Contingent Survivorship	200 – –	- -	– 1 1	– 7 –	65 4 –
£.	509,587 19 11	18,385 19 1	17,894 9 9	226 17 8	131,089 2 –
WITHOUT PROFITS.					
For the Whole Term of Life :—					
With Fixed Bonuses	460 – –	- -	13 5 –	- -	220 8 –
Half-premium first five years	67,925 – –	- -	2,266 4 8	15 6 9	23,775 14 –
Increasing Premiums	22,100 – –	- -	804 6 8	6 12 11	16,970 2 –
Decreasing Premiums	7,250 – –	- -	99 11 –	- -	4,473 – –
Limited Number of Premiums	40,100 – –	- -	2,269 6 –	31 5 5	9,746 18 –
Paid-up Policies	36,443 10 –	- -	- -	- -	21,525 8 –
Partly Commuted Premiums	7,250 – –	- -	114 8 9	- -	189 – –
Endowment Assurances	221,001 – –	- -	9,243 6 5	68 2 9	73,339 –
Joint Lives	14,500 – –	- -	641 – 4	1 6 11	7,952 12 –
Last Survivor	24,450 – –	- -	342 2 4	36 18 8	4,402 16 –
Contingent Survivorship	94,856 – –	- -	1,429 18 4	78 12 9	7,912 2 –
Increasing Assurance	428 – –	- -	36 15 –	3 5 –	36 8 –
Endowments, with Return :—					
Annual Premiums	7,375 – –	- -	381 14 1	- -	3,869 8 –
Single Premiums	1,250 – –	- -	- -	- -	753 2 –
Endowments, without Return :—					
Annual Premiums	600 – –	- -	31 11 3	- -	217 6 –
Single Premiums	1,025 – –	- -	- -	- -	386 10 –
Temporary Assurances	117,878 – –	- -	1,803 2 7	404 14 11	5,756 14 –
Assurances against Issue	25,000 – –	- -	- -	- -	922 16 –
£.	689,891 10 –	- -	19,476 12 5	646 6 1	182,449 4 –

ALLIANCE ASSURANCE COMPANY—*continued.*

STATEMENT of RE-ASSURANCES corresponding to the foregoing Statement.

CLASS OF ASSURANCE.	HEADING No. 4.		HEADING No. 5.		HEADING No. 6.
	Amount Assured.	Reversionary Bonuses.	Premiums payable Annually.		Total Amount of Premiums paid from the Commencement.
			Ordinary.	Extra.	
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d,	£. s. d.
For Whole Term of Life :					
Half Premium Scale - - -	7,500 – –	1,136 7 3	200 4 2	- -	2,013 – –
Joint Lives - - - - -	8,000 – –	2,933 13 –	564 19 7	- -	9,563 14 –
£.	15,500 – –	4,070 – 3	765 3 9	- -	11,576 14 –
WITHOUT PROFITS.					
For Whole Term of Life :					
Half Premium Scale - - -	7,500 – –	- -	313 18 4	- -	3,174 6
Limited Premiums - - -	7,000 – –	- -	508 9 2	- -	1,485 8 –
Paid-up Policies - - -	1,125 – –	- -	- -	- -	382 10 –
Endowment Assurances - -	32,500 – –	- -	1,473 9 2	- -	3,581 – –
Contingent Survivorship - -	9,500 – –	- -	203 – –	9 7 6	1,151 16 –
Temporary Assurances - - -	27,000 – –	- -	382 13 4	303 19 2	1,186 6 –
£.	84,625 – –	- -	2,881 10 –	313 6 8	10,961 6 –

VII.

TOTAL Amount of Immediate Annuities on Lives.

AGE.	Amount of Annuity.
	£. s. d.
43 - - - - -	20 – –
66 - - - - -	10 – –
77 - - - - -	20 – –
£.	50 – –

VIII.

AMOUNT of all Annuities other than those specified under Heading No. VII.

CLASS OF ANNUITY.	Amount of Annuity.	Premiums receivable Annually.		Total Amount Received.	
		Ordinary.	Extra.	Consideration Money (Single Payment).	Premiums (Periodical Payments).
WITHOUT PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Reversionary - - - - -	925 – –	214 – 3	3 1 3	- - -	2,269 16 –
Annuity Certain - - - - -	100 – – (Decreasing)	- -	- -	800 – –	—
£.	1,025 – –	214 – 3	3 1 3	800 – –	2,269 16 –

ALLIANCE ASSURANCE COMPANY—*continued.*

Statement of Re-assurances corresponding with the foregoing Statement.

Class of Annuity.	Amount of Annuity.	Premiums Annually Payable.	Total Amount Received.	
			Consideration Money (Single Payment).	Premiums (Periodical Payments).
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Reversionary - - - -	30 7 8	- - -	402 16 –	—

IX.

	£.	s.	d.	
On 31st December 1884 the Investments were yielding	4	2	6	per Cent. interest.
„ 1885 „ „	4	2	2	„ „
, 1886 „ „	4	2	6	„ „
„ 1887 „ „	4	2	1	„ „
„ 1888 „ „	4	3	11	„ „

X.

The following is a table of minimum values at present allowed for the surrender of policies for the whole term of life and for Endowment Assurances which have been in force five years and upwards :—

Age at Entry.	Policy for £. 1,000 for Whole Term of Life, Uniform Premiums.						Endowment Assurance Policy, for £. 1,000, Payable at 60 or Previous Death.			
	Duration of Policy.						Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.	30 Years.	40 Years.	5 Years.	10 Years.	15 Years.	20 Years.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
20	26 1	57 15	93 8	133 19	233 4	350 13	42 1	93 17	155 5	229 –
30	38 12	82 11	133 12	190 1	317 7	448 6	70 2	154 8	257 14	383 19
40	57 7	120 15	190 4	263 16	410 19	535 19	130 1	289 1	488 10	–
50	82 14	170 9	258 10	345 18	494 17	–	324 11	–	–	–
60	113 18	227 –	331 15	419 16	–	–	–	–	–	-

The above values are arrived at by taking 75 per cent. of the result of a pure premium Valuation by the Hᴹ table at four per cent. interest. In the case of a participating policy an additional allowance is made in respect of any reversionary bonus or reduction of premium arising from participation in profits.

For whole life policies which have been less than five years in force, three-fourths of the values ascertained by the same table are allowed in respect of participating policies, and two-thirds in respect of non-participating policies.

The surrender values allowed on endowments are not less than three-fourths of the aggregate of the premiums paid.

(*Note.*)

The premiums payable under policies issued at other than European rates are reduced to European rates on the return home of the persons whose lives are assured. The reserve made for such policies is the same as that for corresponding policies at European rates, with the addition of a whole year's extra premium to cover the extra risk for the current year.

In the case of a policy issued on an unhealthy life, the difference between the premium charged and the ordinary premium is thrown off in addition to the ordinary loading, and treated as an extra premium in the manner stated above.

Rothschild, Chairman.
Jas. Fletcher, } Two Directors.
Edward Cavendish, }
Robert Lewis, Chief Secretary.
Marcus N. Adler, Actuary.

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the City of Glasgow Life Assurance Company, for the Year ended 20th January 1889.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year, after deduction of the value of Sums re-assured - - - - - - - -				1,557,376	6	2
Premiums, less Re-assurances, viz.:						
New and Renewal Premiums	162,459	9	6			
Single Payments - -	1,403	5	10			
				163,862	15	4
Consideration for Annuities granted - -				30,829	18	11
Interest and Dividends - -	64,737	15	11			
Rents - - - -	1,320	14	6			
				66,058	10	5
Fees and Fines - - - - - -				98	12	8
Profit on Sale of Railway Stocks, &c. - -				11,598	16	11
£.				1,829,825	–	5

	£.	s.	d.
Claims under Life Policies, after deduction of Sums re-assured - - - - -	105,491	1	11
Claims by Survivance under Endowment Policies - - - - - - -	6,044	1	1
Surrenders - - - - - - -	10,118	9	4
Annuities - - - - - - -	10,997	2	5
Commission - - - - - - -	7,931	7	–
Expenses of Management, including Rents for Offices belonging to and occupied by Company - - - - - - -	15,521	10	4
Dividends to Shareholders - - - -	8,400	–	–
Bonus to Policyholders taken in Cash - -	241	18	4
Estimated difference of Exchange on Funds deposited in India - - - - -	1,831	13	6
Written off Heritable Property (Company's Offices) - - - - - - - -	612	12	1
Amount of Funds at the end of the Year, as per Second Schedule - - - - -	1,662,635	4	5
£.	1,829,825	–	5

BALANCE SHEET

Of the City of Glasgow Life Assurance Company, on the 20th January 1889.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up - - - -	60,000	–	–
Life Assurance and Annuity Fund - -	1,602,635	4	5
Total Funds, as per First Schedule - -	1,662,635	4	5
Claims admitted, but not paid - - -	22,325	5	5
Interest paid in advance - - - -	789	14	4
Annuities outstanding - - - - -	52	9	5
Surrender Values unpaid - - - -	2,818	14	5
Dividends outstanding - - - - -	–	17	6
£.	1,688,622	5	6

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				1,012,873	14	7
Loans on the Company's Policies - - -				78,621	16	6
Investments:						
Government Securities Consols - - -				14,700	–	–
Indian and Colonial Government Securities				32,807	16	11
Railway Debentures and Debenture Stocks				20,250	–	–
Railway Shares (Preference and Guaranteed)				145,040	19	3
Heritable Property (the Company's Offices in Glasgow, Edinburgh, and London) -				36,275	5	2
Company's Stock held by the Company -				450	–	–
Feu-duties and Ground Rents - - -				183,169	18	8
Reversions purchased - - - -				14,499	16	10
Loans upon Personal Security - - -				3,000	–	–
Deposits with Banks for fixed periods - -				63,310	5	5
Agents' Balances - - - - - -				5,345	11	4
Outstanding Premiums in course of Collection				34,349	18	–
Interest outstanding and accrued - - -				17,287	4	2
Cash:						
On Deposit - - -	13,500	–	–			
On Current Account and in hand - - - -	11,469	17	9			
				24,969	17	9
Office Furniture - - - - - -				750	–	–
Stamps - - - - - - - -				59	17	–
Bills receivable (Remittance Bills) - -				860	3	11
£.				1,688,622	5	6

Robt. Balloch, Chairman.
Robt. Barclay, Director.
Wm. L. Brown, Director.
Fredk. F. Elderton, Manager.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the City of Glasgow Life Assurance Company, made by the Manager and the Assistant Actuary.

I.

The date up to which the Valuation is made: 20th January 1889.

II.

The principles upon which the Valuation and Distribution of Profits among the Policyholders have been made, and whether these principles were determined by the instrument constituting the Company, or by its regulations, or byelaws, or otherwise:—

1st. The ordinary whole life policies, including policies on which no further premiums are payable, and those originally effected by increasing or decreasing payments, were classified according to year of birth, and valued as if each life had been born in the middle of the year. Other assurances were valued singly at ages next birthday. The annuities were all valued at ages last birthday, the ordinary annuities in groups, and special annuities singly.

Where the assurances were valued in groups, the premiums were assumed, one with another, to be due six months after 20th January; and in the assurances valued singly the premiums were assumed due at 20th January, the full proportion of premium in advance being added to the reserve. In valuing the annuities, provision was made for the payments being half-yearly, and the proportion of annuity accrued since last payment was added to the reserve.

The liability of the Company was ascertained by taking the value of the office yearly premiums, less certain percentages, from the value of the sums assured and bonus additions, except in the cases of temporary and half-premium assurances (the reserve made under each of these classes being a proportion of the premiums paid), and of assurances against issue (where the whole premiums paid were reserved). Extra premiums of every kind were excluded from the Valuation, and lives requiring such were taken at their actual ages, the current extra premiums being held as equivalent to the current extra risk. From the method adopted, no negative values, or values less than the Company's guaranteed surrender values, can arise.

The same principles were adopted in the valuation of re-assurances as of assurances.

2nd. The distribution of profits among the policyholders was made in the form of a reversionary bonus, which was allocated to each policy by way of a percentage on the sum, including existing bonus, assured thereby, for each year of the quinquennium in which the policy had been in force.

3rd. The Company's contract of copartnery gives the ordinary directors for the time being power to regulate the principles on which the surplus shall be ascertained and distributed. The directors, however, have invariably consulted and obtained the approval of the proprietors before making any distribution.

III.

The tables of mortality used in the Valuation were the Institute of Actuaries' H^M Table for Assurances, and the Government Experience Table for Annuities.

IV.

The rate of interest assumed in the calculations was 3½ per cent. throughout.

V.

The proportions of the annual premium income reserved as a provision for future expenses and profits were 21·5 per cent. in With Profit Assurances, and 11·5 per cent. in Without Profits Assurances.

VI.

CONSOLIDATED REVENUE ACCOUNT of the City of Glasgow Life Assurance Company, for Five Years, commencing 21st January 1884 and ending 20th January 1889.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds on 21st January 1884, the beginning of the Quinquennium, after deduction of the Value of Sums re-assured				1,295,051	10	6	Claims under Life Policies, after deduction of Sums re assured	535,155	8	7
							Claims by Survivance under Endowment Policies	21,040	9	2
Premiums, after deduction of Re-assurance Premiums				793,557	16	6	Surrenders	41,592	7	4
							Annuities	45,206	5	5
Consideration for Annuities granted				75,408	–	1	Commission	37,243	2	2
Interest and Dividends	298,214	–	7				Expenses of Management, including Rents for Offices belonging to and occupied by Company	77,379	13	1
Rents	6,177	2	11				Dividends to Shareholders	42,000	–	–
				304,391	3	6	Bonus to Policyholders taken in Cash	13,739	17	5
Fees and Fines				464	19	5	Estimated difference of Exchange on Funds deposited in India	3,867	7	3
Profit on Sale of Railway Stocks, &c.				11,598	16	11	Written-off Heritable Property (Company's Offices)	612	12	1
							Amount of Funds on 20th January 1889, the end of the Period, as per First Schedule	1,662,635	4	5
£.				2,480,472	6	11	£.	2,480,472	6	11

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the City of Glasgow Life Assurance Company, as at 20th January 1889.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION. Assurances by H^M Table, and Annuities by Government Experience Table; Interest 3½ per Cent.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums (if ascertained).	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums (as valued).	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.		£.	£.	£.	£.
For Whole Term of Life:								
Single and Equal Annual Payments	8,931	4,246,960	105,593	Net Yearly Premiums not ascertained.	2,195,452	1,429,175	1,121,903	1,073,549
Limited Payments	338	178,604	6,640		72,981	59,981	47,085	25,896
Decreasing Payments	2	3,013	43		1,670	343	269	1,401
Endowment Assurances	1,648	405,208	16,472		224,753	195,467	153,441	71,312
Joint Life and Joint Life and Survivorship Assurances	71	28,797	1,216		18,346	12,133	9,524	8,822
Half-Premiums (*First Period*):								
Whole Term Assurances	117	86,550	1,569		1,014	-	-	1,014
Endowment Assurances	2	700	16		10	-	-	10
Extra Premiums payable	–	-	4,672		—	—	—	—
TOTAL Assurances with Profits	11,109	4,949,832	136,221		2,514,226	1,697,099	1,332,222	1,182,004
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life:								
Single and Equal Annual Payments	1,173	953,977	27,881		533,072	326,549	289,061	244,011
Limited Payments	27	26,850	836		11,797	9,010	7,835	3,962
Endowment Assurances	156	60,511	2,533		39,045	22,111	19,607	19,438
Joint Life and Joint Life and Survivorship Assurances	21	25,900	868		14,099	9,256	8,215	5,884
Survivorship Assurances	29	54,400	624		6,607	4,730	4,198	2,409
Temporary Assurances	104	203,750	2,921		1,662	-	-	1,662
Half Premiums (*First Period*)—								
Whole Term Assurances	51	54,650	968		660	-	-	660
Endowments	14	3,100	110		2,886	132	117	2,769
Assurances against Issue	8	9,783	-		570	-	-	570
Extra Premiums payable	–	-	3,137		—	—	—	—
TOTAL Assurances without Profits	1,583	1,392,921	39,878		610,398	371,788	329,033	281,365
TOTAL Assurances	12,692	6,342,753	176,099		3,124,624	2,068,887	1,661,255	1,463,369
Deduct Re-assurances	–	537,861	14,194		252,863	134,293	111,687	141,176
Net Amount of Assurances	12,692	5,804,892	161,905		2,871,761	1,934,594	1,549,568	1,322,193
Adjustment—Sum reserved to provide for immediate Payment of Claims	–	-	-		-	-	-	13,052
								1,335,245
ANNUITIES.		Annual Payment.			Value of Annuities.			
Immediate:								
Single Lives (less 200 *l.* Re-assured)	211	11,306	-		91,167	-	-	91,167
Joint Lives	13	1,169	-		16,129	-	-	16,129
Temporary	1	7	-		16	-	-	16
Survivorship	9	878	136		2,386	-	1,462	924
TOTAL Annuities	234	13,360	136		109,698	-	1,462	108,236
TOTAL of the Results	12,926	-	162,041		2,981,459	-	1,551,030	1,443,481

VALUATION BALANCE SHEET of the City of Glasgow Life Assurance Company, as at 20th January 1889.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	1,443,481	–	–	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2)	1,602,635	4	5
Surplus	159,154	4	5				
£.	1,602,635	4	5	£.	1,602,635	4	5

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

VIII.

Policies participate from their date of issue (except where "Half-premiums" only are paid), but bonuses do not vest until more than five years' full premiums have been paid.

IX.

The results of the Valuation show :—

(1.) That the total amount of profit made by the Company in the five years ended 20th January, 1889 (including 13,696 *l.* brought forward from the 1884 Valuation, and after setting aside 13,052 *l.* to provide for the immediate payment of claims), was 194,210 *l.*; made up as follows :

	£.
Surplus as per Balance Sheet, page 49 - - - - - - - -	159,154
Paid to Policyholders as intermediate bonus - - - - - -	6,556
Paid as dividends to Shareholders in excess of the average rate of interest earned during the five years by the paid-up capital (say 4½ per cent.) -	28,500
	£. 194,210

(2.) The amount of profit divided among the Policyholders was 150,904 *l.*; made up as follows :

	£.
To 10,990 Policies in force at 20th January 1889, assuring 4,413,933 *l.* -	144,348
,, 548 Policies assuring 273,827 *l.*, cancelled by death during the Quinquennium - - - - - - - - - - - -	6,556
	£. 150,904

(3.) Specimens of bonuses allotted to Policies for 100 *l.* effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received, are as follows :

Age at Entry.	Duration 5 Years.	Duration 10 Years.	Duration 15 Years.	Duration 20 Years.	Duration 25 Years.	Duration 30 Years.	——
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
20	6 5 –	6 13 5	7 - 5	7 7 8	7 15 10	8 7 4	Reversionary Bonuses.
	1 14 7	2 1 –	2 7 5	2 15 3	3 4 1	3 16 2	Cash Values thereof.
	– 7 5	– 8 10	– 10 3	– 12 –	– 13 11	– 16 7	Reduction of Premium for Five Years.
	– 1 7	– 2 –	– 2 5	– 3 –	– 3 9	– 4 11	Reduction of Premium for Life.
30	6 5 –	6 13 5	7 – 5	7 7 8	7 15 10	8 7 4	Reversionary Bonuses.
	2 2 2	2 9 11	2 17 9	3 7 3	4 – 1	4 16 9	Cash Values thereof.
	– 9 1	– 10 10	– 12 7	– 14 8	– 17 7	1 1 10	Reduction of Premium for Five Years.
	– 2 2	– 2 9	– 3 5	– 4 4	– 6 –	– 8 4	Reduction of Premium for Life.
40	6 5 –	6 13 5	7 – 5	7 7 8	7 15 10	8 7 4	Reversionary Bonuses.
	2 11 5	3 – 9	3 12 2	4 5 4	4 18 3	5 15 6	Cash Values thereof.
	– 11 2	– 13 3	– 15 10	– 19 3	1 2 6	1 7 2	Reduction of Premium for Five Years.
	– 3 –	– 3 11	– 5 4	– 7 4	– 9 11	– 14 2	Reduction of Premium for Life.
50	6 5 –	6 13 5	7 – 5	7 7 8	7 15 10	8 7 4	Reversionary Bonuses.
	3 4 3	3 17 2	4 8 7	5 1 11	5 17 1	6 12 8	Cash Values thereof.
	– 14 1	– 17 5	1 – 4	1 4 –	1 10 2	1 16 2	Reduction of Premium for Five Years.
	– 4 9	– 6 8	– 8 11	– 12 6	– 18 –	1 4 9	Reduction of Premium for Life.

Robt. Balloch, Chairman.
Robt. Barclay, Director.
Wm. L. Brown, Director.
Fredk. F. Elderton, Manager.

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

I.

TABLE of PREMIUMS for Assurances for the Whole Term of Life which are now in use.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 12 11	1 9 6	38	3 – 7	2 11 –
16	1 13 9	1 10 –	39	3 2 6	2 12 6
17	1 14 6	1 10 6	40	3 4 6	2 14 6
18	1 15 4	1 11 –	41	3 6 5	2 16 6
19	1 16 2	1 11 6	42	3 8 4	2 18 6
20	1 17 –	1 12 –	43	3 10 5	3 – 6
21	1 18 –	1 12 9	44	3 12 7	3 3 –
22	1 19 –	1 13 6	45	3 14 10	3 5 6
23	2 – –	1 14 3	46	3 17 4	3 8 –
24	2 1 1	1 15 –	47	4 – –	3 11 –
25	2 2 3	1 16 –	48	4 2 11	3 14 –
26	2 3 5	1 17 –	49	4 6 2	3 17 6
27	2 4 8	1 18 –	50	4 9 10	4 1 –
28	2 6 –	1 19 –	51	4 13 10	4 4 6
29	2 7 2	2 – –	52	4 18 1	4 8 –
30	2 8 5	2 1 –	53	5 2 8	4 12 –
31	2 9 8	2 2 –	54	5 7 6	4 16 –
32	2 10 11	2 3 –	55	5 12 9	5 – –
33	2 12 4	2 4 –	56	5 16 –	5 4 –
34	2 13 10	2 5 –	57	6 – 9	5 9 –
35	2 15 5	2 6 6	58	6 6 –	5 14 –
36	2 17 –	2 8 –	59	6 11 –	6 – –
37	2 18 10	2 9 6	60	6 16 4	6 6 –

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

II.

Age.	Assurances for the Whole Term of Life. as at 20th January 1889.									Corresponding Re-Assurances.								
	Amount Assured With Profits.			Reversionary Bonus.			Amount Assured Without Profits.			Amount Re-assured With Profits.			Reversionary Bonus.			Amount Re-assured Without Profits.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
16	500	–	–	—			—			—			—			—		
17	300	–	–	—			—			—			—			—		
18	1,400	–	–	—			—			—			—			—		
19	3,500	–	-	—			—			—			—			—		
20	900	–	–	2	5	–	100	–	–	—			—			—		
21	9,450	–	–	7	17	6	—			—			—			—		
22	15,250	–	–	24	15	–	200	–	–	—			—			—		
23	15,350	–	–	55	13	9	4,000	–	–	—			—			—		
24	12,600	–	–	125	5	5	2,500	–	–	—			—			—		
25	19,200	–	–	47	4	8	2,100	–	–	—			—			—		
26	31,000	–	–	242	4	6	350	–	–	—			—			—		
27	35,200	–	–	246	2	5	9,700	–	–	—			—			—		
28	42,650	–	–	549	3	3	2,650	–	–	2,000	–	–	142	6	–	—		
29	43,650	–	–	590	–	9	3,500	–	–	—			—			—		
30	86,550	–	–	1,457	8	11	10,546	14	2	5,600	–	–	219	18	–	—		
31	54,650	–	–	867	9	3	11,850	–	–	-	-	-	-	-	-	400	–	–
32	64,200	–	–	1,423	17	11	7,688	13	4	—			—			—		
33	80,605	–	–	1,903	10	4	5,100	–	–	—			—			—		
34	81,650	–	–	2,866	8	9	6,510	5	8	-	-	-	-	-	-	150	–	–
35	95,300	–	–	2,997	18	10	5,683	–	10	1,500	–	–	116	18	–	—		
36	118,450	–	–	4,580	14	11	7,427	4	2	13,500	–	–	709	18	–	400	–	–
37	99,050	–	–	3,992	12	7	12,653	7	6	2,000	–	–	50	–	–	2,000	–	–
38	102,796	–	–	5,187	18	9	26,175	4	–	-	-	-	-	-	-	7,700	–	–
39	113,750	–	–	5,454	19	6	21,586	11	2	2,000	–	–	480	10	–	2,910	–	–
40	83,900	–	–	5,456	5	3	18,900	–	–	650	–	–	139	10	–	6,125	–	–
41	116,850	–	–	7,765	10	8	18,423	1	6	7,500	–	–	1,410	8	–	2,050	–	
42	104,450	–	–	7,108	12	10	14,918	–	–	2,000	–	–	65	8	–	—		
43	118,000	–	–	8,722	9	2	25,037	13	10	900	–	–	70	18	–	—		
44	134,193	6	8	11,316	11	4	38,843	11	10	1,000	–	–	178	16	–	16,200	–	–
45	123,560	–	–	10,229	10	10	30,839	5	10	500	–	–	102	2	–	7,500	–	–
46	121,050	–	–	10,816	6	5	18,582	5	7	6,000	–	–	1,243	14	–	1,025	–	–
47	113,108	9	2	11,569	16	8	81,662	2	6	7,600	–	–	1,589	16	–	53,500	–	–
48	132,504	–	–	11,447	13	5	32,815	1	8	25,329	–	–	1,196	4	–	—		
49	104,600	–	–	10,896	2	3	27,322	19	–	1,250	–	–	208	4	–	1,300	–	–
50	99,825	–	–	11,688	1	3	34,099	7	2	2,000	–	–	586	4	–	5,289	10	–
51	67,000	–	–	7,892	18	2	10,418	5	4	1,750	–	–	602	4	–	2,500	–	–
52	93,400	–	–	12,764	14	7	22,706	16	3	2,000	–	–	432	8	–	3,150	–	–
53	92,244	–	–	11,915	8	4	16,543	–	–	4,250	–	–	733	16	–	—		
54	95,650	–	–	14,173	11	9	22,398	5	–	4,550	–	–	779	–	–	1,750	–	–
55	94,900	–	–	14,450	9	4	27,266	18	–	1,250	-	–	250	18	–	6,100	–	–
56	78,350	–	–	12,408	1	6	13,210	–	–	—			—			—		
57	68,250	–	–	11,495	4	11	25,617	–	8	3,250	–	–	786	16	–	5,050	–	–
58	86,800	–	–	14,303	4	7	18,805	–	–	9,500	–	–	2,448	8	–	7,800	–	–
59	79,600	–	–	14,221	14	9	28,753	12	6	1,000	–	–	366	16	–	2,400	–	–
60	59,567	–	–	14,304	6	–	13,700	2	–	4,000	–	–	1,773	10	–	500	–	–
61	79,800	–	–	16,904	7	8	30,094	5	1	15,900	–	–	4,830	18	–	4,397	–	–
62	58,450	–	–	11,872	11	4	32,636	16	–	7,300	–	–	2,418	–	–	3,300	–	–
63	42,695	–	–	11,563	18	–	25,411	3	10	2,600	–	–	1,828	8	–	800	–	–
64	65,113	–	–	14,349	11	4	14,363	17	–	6,500	–	–	3,132	12	–	2,500	–	–
65	43,075	–	–	10,047	8	2	13,004	9	2	6,200	–	–	1,917	8	–	3,700	–	–
66	42,050	–	–	8,873	15	11	17,054	6	8	3,300	–	–	1,388	14	–	4,175	–	–
67	61,700	–	–	12,165	8	–	26,600	–	–	4,000	–	–	1,410	4	–	8,000	–	–
68	26,050	–	–	6,936	7	10	20,118	–	–	-	-	-	-	-	-	4,325	–	–
69	33,100	–	–	8,659	8	2	12,064	13	7	1,000	–	–	353	16	–	500	–	–
70	26,800	–	–	5,926	15	8	5,830	2	–	4,500	–	–	2,240	2	–	350	–	–
71	37,014	–	–	12,996	17	6	4,250	–	–	6,000	–	–	2,703	14	–	2,000	–	–
72	25,750	–	–	8,734	15	9	4,012	15	–	-	-	-	-	-	-	1,000	–	–
73	13,140	–	–	3,499	16	–	6,760	17	–	3,000	–	–	1,669	2	–	—		
74	9,750	–	–	3,117	6	3	10,901	–	–	2,000	–	–	739	16	–	1,000	–	–
75	10,800	–	–	3,453	12	10	20,960	–	–	3,000	–	–	1,043	8	–	5,000	–	–
76	12,875	–	–	5,794	19	9	5,986	–	–	3,000	–	–	1,933	6	–	206	6	–
77	7,050	–	–	3,549	12	3	1,450	–	–	-	-	-	-	-	-	1,000	–	–
78	7,100	–	–	2,434	3	2	2,500	–	–	—			—			—		
79	1,100	–	–	426	2	10	4,300	–	–	-	-	-	-	-	-	1,700	–	–
80	1,300	–	–	546	19	5	2,000	–	–	—			—			—		
81	2,900	–	–	1,402	8	1	400	–	–	—			—			—		
82	9,850	–	–	2,855	10	–	5,100	–	–	6,500	–	–	3,287	6	–	—		
83	1,500	–	–	505	18	4	1,000	–	–	—			—			—		
84	3,500	–	–	1,824	7	2	2,500	–	–	1,000	–	–	519	12	–	—		
85	500	–	–	141	18	5	—			—			—			—		
86	1,000	–	–	486	11	4	200	–	–	—			—			—		
87	300	–	–	123	16	10	2,000	–	–	—			—			—		
90	150	–	–	30	15	5	—			—			—			—		
92	-	-	-	-	-	-	1,295	–	–	—			—			—		
£.	3,820,164	15	10	426,795	5	5	953,976	14	10	188,679	–	–	48,100	16	–	179,752	16	–

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

III.

Age.	Assurances for Whole Term of Life, as at 20th January 1889.				Corresponding Re-Assurances.			
	Premiums With Profits.		Premiums Without Profits.		Premiums With Profits.		Premiums Without Profits.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
16	8 8 9	—	—	—	—	—	—	—
17	5 4 5	1 5 -	—	—	—	—	—	—
18	24 4 11	—	—	—	—	—	—	—
19	62 1 5	—	—	—	—	—	—	—
20	16 8 6	- -	1 11 6	1 5 -	—	—	—	—
21	177 12 5	4 10 1	—	—	—	—	—	—
22	293 9 -	20 10 -	3 7 10	1 5 -	—	—	—	—
23	294 7 1	25 1 2	66 5 -	—	—	—	—	—
24	245 3 7	8 14 1	44 10 6	—	—	—	—	—
25	389 8 1	17 18 1	36 17 1	14 10 -	—	—	—	—
26	633 12 -	26 6 9	6 5 -	—	—	—	—	—
27	742 12 3	57 6 -	173 15 6	27 17 4	—	—	—	—
28	894 14 9	55 18 4	50 11 4	5 - -	38 - -	—	—	—
29	942 2 -	41 4 11	55 15 10	3 5 3	—	—	—	—
30	1,890 16 3	96 16 6	192 6 10	66 11 3	127 5 10	—	—	—
31	1,226 6 6	51 7 7	216 19 -	38 18 6	- -	- -	7 10 8	4 9 4
32	1,452 3 3	69 17 3	157 3 -	40 6 11	—	—	—	—
33	1,848 10 3	52 1 9	95 1 3	13 3 8	—	—	—	—
34	1,875 1 6	56 5 8	136 12 2	60 19 3	- -	- -	2 14 8	1 7 10
35	2,274 15 7	69 11 8	118 5 3	5 17 9	34 12 6	5 9 7	—	—
36	2,884 2 5	104 18 7	143 6 -	23 15 -	358 14 6	10 - -	—	—
37	2,419 13 10	72 13 2	264 19 9	53 11 6	58 16 8	- -	35 18 4	—
38	2,512 6 7	92 4 2	572 18 4	42 10 1	- -	- -	179 3 2	79 7 6
39	2,880 2 6	228 10 4	481 - 3	79 6 1	40 15 -	- -	65 17 6	25 15 10
40	2,085 8 10	92 7 7	452 16 10	81 11 4	13 11 4	- -	145 5 7	21 11 -
41	2,993 9 9	171 3 6	405 5 1	29 14 7	178 14 2	- -	39 17 9	12 2 3
42	2,684 - 6	74 7 7	316 11 11	27 14 -	49 15 10	—	—	—
43	3,223 - 6	196 9 -	416 19 7	68 14 4	25 7 6	—	—	—
44	3,497 9 8	167 1 3	1,000 11 6	48 4 5	25 13 4	- -	449 17 10	17 17 -
45	3,352 1 10	145 12 3	729 14 6	64 18 9	12 15 5	- -	165 12 1	1 12 11
46	3,315 2 6	148 14 10	487 19 6	10 5 9	151 1 8	- -	24 1 8	2 18 6
47	3,056 17 4	102 1 7	2,079 13 7	99 14 -	191 14 3	2 2 2	1,377 13 8	1 14 8
48	3,934 3 9	126 4 4	866 3 11	43 17 5	912 1 10	18 18 4	—	—
49	2,793 - 2	72 3 -	711 15 1	52 19 2	36 10 10	2 5 -	30 2 7	5 12 11
50	2,850 16 4	119 11 11	877 15 -	87 15 10	51 7 6	2 10 -	126 18 7	23 6 5
51	1,959 19 9	69 6 7	278 10 -	42 17 6	39 12 1	4 8 4	61 4 9	27 9 1
52	2,735 5 6	28 6 7	589 11 7	57 11 3	60 18 4	- -	72 7 8	26 14 6
53	2,792 17 -	51 7 2	447 13 3	11 8 11	165 15 10	1 5 -	—	—
54	2,813 7 1	110 17 7	709 - -	27 5 -	153 17 7	10 2 6	40 10 -	—
55	2,881 12 6	121 12 5	883 2 7	178 12 5	39 16 8	1 5 5	210 8 4	101 19 10
56	2,381 1 10	38 16 5	430 6 7	84 4 5	—	—	—	—
57	2,101 14 3	141 19 1	852 18 7	106 13 11	102 16 8	29 - 5	158 18 5	28 7 8
58	2,805 7 3	116 1 4	622 15 11	135 6 6	315 16 2	51 2 1	246 2 -	48 10 11
59	2,570 3 9	90 15 6	910 19 -	52 18 1	24 10 5	- -	76 2 4	4 6 8
60	1,596 12 5	15 10 10	419 13 4	67 - 7	90 2 6	- -	15 - 5	8 5 9
61	2,590 6 9	86 13 1	890 19 2	101 16 7	501 9 11	- -	125 9 8	54 12 5
62	1,963 16 10	20 12 2	1,108 17 10	60 - 2	230 18 3	5 - -	149 15 8	11 7 -
63	1,307 15 4	49 9 -	1,056 19 9	71 6 2	56 1 4	- 7 -	21 18 -	8 18 -
64	2,135 - 1	28 3 3	624 13 11	51 5 7	158 18 6	- -	58 12 9	6 1 4
65	1,501 14 1	44 10 8	484 18 9	47 4 7	235 6 -	- 14 -	167 1 5	29 18 7
66	1,510 9 5	84 17 3	650 10 8	71 19 9	143 6 8	16 - 10	109 - 8	49 9 -
67	2,221 2 5	51 10 -	868 2 10	6 9 6	135 4 7	- -	297 16 8	—
68	880 19 7	13 15 -	788 - 2	16 17 5	- -	- -	181 15 6	1 12 6
69	1,140 15 7	48 9 7	584 9 -	63 13 4	35 16 8	1 5 -	11 4 2	—
70	905 10 4	22 12 6	334 3 1	1 2 10	129 13 4	- -	15 4 9	—
71	1,275 10 8	24 7 6	186 6 9	14 7 -	219 10 -	- -	42 11 8	—
72	927 19 9	32 3 9	134 7 11	- -	- -	- -	22 8 4	—
73	430 13 6	- -	240 11 1	7 4 10	99 19 2	—	—	—
74	358 13 10	8 8 6	647 9 5	- -	86 6 8	- -	37 18 4	—
75	300 11 3	- -	755 15 1	13 11 8	73 9 3	- -	176 15 -	—
76	376 19 1	1 - 2	211 - 2	- -	96 17 11	—	—	—
77	216 2 8	- -	79 13 8	2 5 -	- -	- -	28 11 8	—
78	305 13 -	23 19 2	139 6 8	—	—	—	—	—
79	47 6 10	- -	191 13 5	22 5 -	- -	- -	65 11 10	15 3 2
80	36 6 8	- -	55 13 4	—	—	—	—	—
81	107 - 7	10 - -	21 6 10	4 - -	—	—	—	—
82	399 8 9	6 15 -	222 13 2	1 10 -	262 11 8	—	—	—
83	67 - -	- -	76 16 8	—	—	—	—	—
84	74 15 -	- -	85 7 6	3 15 -	43 4 2	—	—	—
85	21 10 10	—	—	—	—	—	—	—
86	41 9 2	- -	7 2 -	—	—	—	—	—
87	16 2 6	- -	83 5 -	—	—	—	—	—
90	15 16 2	—	—	—	—	—	—	—
92	- - -	- -	43 13 8	—	—	—	—	—
£.	105,593 11 -	3,910 18 -	27,881 6 3	2,418 5 2	5,808 18 6	161 15 8	5,043 4 1	620 12 7

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

IV.

CLASS OF ASSURANCE.	ASSURANCES AT 20TH JANUARY 1889.			CORRESPONDING RE-ASSURANCES.		
	Amount Assured With Profits.	Reversionary Bonus.	Amount Assured Without Profits.	Re-assured With Profits.	Reversionary Bonus.	Re-assured Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums	173,350 – –	5,253 19 –	26,850 – –	6,350 – –	578 6 –	500 – –
Decreasing Premiums	2,500 – –	512 17 8	—	—	—	—
Endowment Assurances	391,867 16 8	13,339 15 –	60,510 16 11	5,000 – –	125 – –	2,500 – –
Joint Lives, &c.	26,049 19 –	2,747 1 11	25,900 – –	1,000 – –	25 – –	—
Half Premiums :						
Whole Life	86,550 – –	- -	54,650 – –	7,000 – –	- -	6,000 – –
Endowment Assurances	700 – –	—	—	—	—	—
Survivorship Assurances	- -	- -	54,400 – –	- -	- -	4,000 – –
Temporary Assurances	- -	- -	203,750 – –	- -	- -	88,250 – –
Endowments	- -	- -	3,100 – –	—	—	—
Issue Assurances	- -	- -	9,783 – –	—	—	—
TOTAL £.	681,017 15 8	21,853 13 7	438,943 16 11	19,350 – –	728 6 –	101,250 – –

V.

CLASS OF ASSURANCE.	ASSURANCES AT 20TH JANUARY 1889.				CORRESPONDIDG RE-ASSURANCES.			
	Premiums With Profits.		Premiums Without Profits.		Premiums With Profits.		Premiums Without Profits.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. 6.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums	6,639 12 7	300 19 4	836 5 8	51 15 8	275 2 9	24 – 2	18 19 2	1 16 3
Decreasing Premiums	42 14 2	—	—	—	—	—	—	—
Endowment Assurances	16,472 1 7	369 14 2	2,532 19 7	195 9 –	271 5 –	- -	83 10 5	23 4 7
Joint Lives, &c.	1,216 2 9	77 1 9	868 6 6	26 4 –	49 1 8	15 18 4	—	—
Half Premiums :								
Whole Life	1,568 13 7	6 14 –	967 12 3	37 16 3	155 5 –	- -	137 16 8	—
Endowment Assurances	16 1 6	6 4 10	—	—	—	—	—	—
Survivorship Assurances	- -	- -	623 11 8	16 4 –	- -	- -	61 – –	—
Temporary Assurances	- -	- -	2,920 12 3	391 8 6	- -	- -	1,258 19 7	183 10 –
Endowments	- -	- -	110 4 11	—	—	—	—	—
Issue Assurances	—	—	—	—	—	—	—	—
TOTAL £.	25,955 6 2	760 14 1	8,859 12 10	718 17 5	750 14 5	39 18 6	1,560 5 10	208 10 10

VI.

CLASS OF ASSURANCE.	ASSURANCES AT 20TH JANUARY 1889.		CORRESPONDING RE-ASSURANCES.	
	Total Premiums Paid With Profits.	Total Premiums Paid Without Profits.	Total Premiums Paid With Profits.	Total Premiums Paid Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums	42,443 1 7	5,582 2 4	2,234 14 –	127 8 6
Decreasing Premiums	1,627 17 1	—	—	—
Endowment Assurances	106,035 13 1	24,087 12 11	1,199 5 –	1,624 14 2
Joint Lives, &c.	15,236 – 3	11,464 8 11	25 10 10	—
Half Premiums :				
Whole Life	4,053 3 7	2,637 15 10	155 5 –	342 8 4
Endowment Assurances	16 – 4	—	—	—
Survivorship Assurances	- - -	6,659 19 7	- - -	1,965 7 8
Temporary Assurances	- - -	7,783 4 3	- - -	2,272 10 4
Endowments	- - -	1,970 3 10	—	—
Issue Assurances	- - -	570 6 6	—	—
TOTAL £.	169,411 15 11	60,755 14 2	3,614 14 10	6,332 9 –

CITY OF GLASGOW LIFE ASSURANCE COMPANY—*continued.*

VII.

Age.	Annnal Amount of Annuity.			Age.	Annual Amount of Annuity.			Age.	Annual Amount of Annuity.			Age.	Annual Amount of Annuity.		
	£.	s.	d.		£.	s.	d.		£.	s.	d.		£.	s.	d.
28	10	–	–	50	97	6	8	64	267	14	6	77	217	14	–
30	13	–	–	51	116	16	6	65	195	–	2	78	656	9	1
33	12	–	–	52	99	5	6	66	807	17	1	79	214	–	–
35	21	17	4	54	115	–	–	67	982	11	4	80	249	11	5
37	5	10	5	55	120	12	–	68	752	1	–	81	346	10	8
40	28	–	–	56	228	19	4	69	130	18	8	82	71	14	8
43	162	–	–	57	125	–	–	70	104	4	2	83	40	12	10
44	119	18	4	58	72	–	–	71	410	13	10	84	700	–	–
45	79	7	–	59	273	3	4	72	300	14	2	86	160	12	6
46	18	11	6	60	140	–	–	73	273	2	6	89	42	–	–
47	75	–	–	61	86	5	3	74	346	8	–	92	40	–	–
48	92	6	–	62	415	3	2	75	1,102	1	8	93	20	–	–
49	148	–	3	63	183	19	1	76	214	9	4	£.	11,506	3	3

VIII.

NATURE OF ANNUITY.	Amount of Annuities.			Annual Premiums.			Consideration Money Received.			Amount of Annual Premiums Received.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Joint Lives, &c. - - - - -	1,169	9	11	-	-	-	18,172	17	2	—		
Temporary - - - - - -	6	19	8	-	-	-	60	–	–	—		
Survivorship - - - - - -	877	10	–	135	16	–	1,420	–	–	968	13	–
TOTAL - - - £.	2,053	19	7	135	16	–	19,652	17	2	968	13	–

IX.

The average rate of interest on the invested funds of the Company at the close of each year during the quinquennial period was :—

	£.	s.	d.
At 20th January 1885 - - - - - - -	4	8	10
„ 1886 - - - - - - -	4	8	9
„ 1887 - - - - - - -	4	8	3
„ 1888 - - - - - - -	4	7	6
„ 1889 - - - - - - -	4	6	7

X.

Holders of policies of assurance (by equal annual payments) for the whole term of life, or payable on the attainment of a given age or at death if previous, who may wish to surrender after payment of three full equal annual premiums, are guaranteed a return of not less than two-fifths of the ordinary premiums paid if the assurance be "with profits" and bonus has not been surrendered, or one-third of the ordinary premiums paid if the assurance be "without profits;" and such return may be claimed at any time within five years from the date of the policy lapsing. This guarantee does not extend to a return of extra premiums of any kind.

Note.

Assurances on the lives of persons of less than average health, and of persons exposed to climate or occupation risks, were valued at the actual ages of the assured, the extra premiums payable each year being considered sufficient to cover any increase such risks might occasion in the mortality thereof.

Robt. Balloch, Chairman.
Robt. Barclay, Director.
Wm. L. Brown, Director.
Fredk. F. Elderton, Manager.

PELICAN LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Pelican Life Insurance Company, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	1,326,912	11	1
Premiums (after deduction of Re-assurance Premiums)	94,254	13	3
Interest and Dividends, less Income Tax	54,331	15	1
Profit arising from Sale and Re-valuation of Investments	14,249	19	10
£.	1,489,748	19	3

	£.	s.	d.	£.	s.	d.
Claims under Policies, including Bonus additions (after deduction of Sums re-assured)				95,820	7	–
Endowment Policies matured				3,000	–	–
Surrenders				7,331	15	11
Annuities				12	10	–
Commission				4,140	11	3
Expenses of Management	7,529	17	5			
Pensions to Retired Officers	620	–	–			
				8,149	17	5
Dividend and Bonus to Shareholders				18,712	–	–
Reversionary Bonuses surrendered for Cash				523	19	6
Amount of Funds at the end of the Year, as per Second Schedule				1,352,057	18	2
£.				1,489,748	19	3

BALANCE SHEET

Of the Pelican Life Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital ("Proprietors' Fund")	159,264	3	7
Assurance Fund	1,162,671	8	2
Annuity Fund	122	6	5
Investment Reserve Fund	30,000	–	–
Total Funds as per First Schedule	1,352,057	18	2
Claims admitted but not paid	27,693	4	–
Loan from Bank	18,000	–	–
£.	1,397,751	2	2

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	517,356	6	7
Loans on the Company's Policies	35,402	3	6
Investments:			
British Government Securities	68,387	10	–
Indian and Colonial Government Securities	165,912	15	–
Foreign Government Securities	109,909	–	–
Railway and other Debentures and Debenture Stocks	303,689	14	7
Railway and other Shares (Preference and Ordinary)	112,874	–	–
House Property (Freehold)	30,024	7	10
Loans upon Personal Security	27,552	4	2
Agents' Balances (including Outstanding Premiums)	7,342	5	3
Outstanding Premiums (Chief Office)	3,521	12	5
Outstanding Interest	2,855	11	6
Interest accrued, not due	6,560	3	–
Cash in hand, and on Current Account	6,363	8	4
£.	1,397,751	2	2

H. R. Brand, Chairman.
C. E. Goodhart, } Directors.
H. L. Holland, }
Robert C. Tucker, Principal Officer.

Dated 2 April 1889.

Examined and found correct,
Turquand, Youngs, Weise, Bishop & Clarke, Auditors.

CHURCH OF ENGLAND LIFE AND FIRE ASSURANCE, TRUST AND ANNUITY INSTITUTION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Church of England Life and Fire Assurance, Trust and Annuity Institution, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance Funds at the beginning of the Year	662,693	8	5	Claims under Life Policies (at Death), after deduction of Sums re-assured	68,412	–	–			
				Bonus additions to the above	4,849	–	–			
				Policies paid during Life	2,040	–	–			
Premiums, after deduction of Re-assurance Premiums	64,148	–	11					75,301	–	–
				Surrenders				2,185	8	1
Interest and Dividends	28,670	6	11	Bonuses to Policy-holders in Cash and in Allowances on Premiums				3,951	10	1
				Annuities				1,433	13	9
				Commission				2,076	14	8
Assignment Fees	27	14	–		£.	s.	d.			
				Expenses of Management (Home and Foreign)	7,902	8	4			
				Rates and Taxes	214	17	11			
				Repairs	207	1	–			
				Stamps, Policies	52	6	3			
				,, Receipts	23	19	3			
				Premises Redemption Fund	51	12	6			
								8,452	5	3
				Income Tax				876	–	6
				Dividends and Bonuses to Shareholders				4,459	14	2
				Amount of Life Assurance Funds at the end of the Year, as per Fourth Schedule				656,803	3	9
£.	755,539	10	3	£.				755,539	10	3

II.—HEALTH ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Health Assurance Fund at the beginning of the Year	1,647	14	4	Sick Pay	78	13	4
Premiums	54	5	1	Dividends and Bonuses to Shareholders	11	1	–
Interest and Dividends	69	4	–	Amount of Health Assurance Fund at the end of the Year, as per Fourth Schedule	1,681	9	1
£.	1,771	3	5	£.	1,771	3	5

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	46,777	7	–	Losses by Fire, after deduction of Re-assurances				3,030	19	6
					£.	s.	d.			
Less amount transferred to General Reserve Fund	20,000	–	–	Expenses of Management	2,268	12	8			
				Rates and Taxes	40	19	4			
	26,777	7	–	Repairs	51	15	4			
				Stamps	16	9	10			
								2,377	17	2
Premiums received, after deduction of Re-Assurances	5,177	19	11	Income Tax				35	–	10
				Commission				373	17	–
Interest and Dividends	1,154	15	6	Dividends and Bonuses to Shareholders				305	16	10
				Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule				26,986	11	1
£.	33,110	2	5	£.				33,110	2	5

BALANCE SHEET

Of the Church of England Life and Fire Assurance, Trust and Annuity Institution, on 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.				£.	s.	d.
Shareholders' Capital (1,000,000 *l.* subscribed) paid up	40,000	–	–	Mortgages on Property within the United Kingdom				219,573	18	10
				Loans on the Company's Policies				45,973	10	5
Life Assurance Fund	656,803	3	9	Investments :						
				Indian Government Securities				10,906	4	6
Health Assurance Fund	1,681	9	1	Colonial ditto				52,490	16	1
				Municipal Bonds				30,434	4	–
				Railway and other Shares				10,000	9	–
Fire Fund	26,986	11	1	,, Stock				14,629	12	1
				,, and other Debentures				67,880	7	10
General Reserve Fund	20,000	–	–	Company's House				9,550	12	6
				Company's Shares held under authority of Company's Deed of Settlement				867	10	–
Premises Redemption Fund	567	17	6	Loans on Borough and County Rates				166,249	1	10
	746,039	1	5	,, Life and Reversionary Interests				33,237	3	4
				,, Stocks and Shares				19,365	3	6
				,, Personal Security				27,441	4	2
				Agents' Balances (Home and Foreign)				13,136	15	11
Claims under Life Policies admitted but not yet paid	15,004	–	–	Outstanding Premiums				2,168	8	2
				,, Interest				12,933	5	3
					£.	s.	d.			
				Cash, on Deposit	10,000	–	–			
				,, on Current Account and in hand	14,204	14	–			
								24,204	14	–
£.	761,043	1	5	£.				761,043	1	5

Richard Nugent, Chairman,
T. E. L. Higginson,
J. Harward J. Handcock, } As Directors and on behalf of the Institution.
H. M. Baker, Secretary, Principal Officer.

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Marine and General Mutual Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of the Year -				509,748	9	3
Premiums :						
On Life Policies (less Re-assurance Premiums) -	43,781	3	3			
On Deferred Annuity Policies	5,123	11	8			
On Insurances of Mariners and Passengers' Effects -	3,325	14	5			
On Passenger Life Policies -	79	9	2	52,309	18	6
Interest and Dividends - - - - -				20,340	17	4
£.				582,399	5	1

	£.	s.	d.	£.	s.	d.
Claims :						
Under Life Policies - -	22,434	8	3			
Under Endowments matured	450	–	–			
Under Endowments for return of Premium - - -	3	12	8			
Under Insurances of Mariners and Passengers' Effects -	1,328	7	3	24,216	8	2
Surrenders :						
Of Life Policies - - -	2,175	3	5			
Of Deferred Annuity Policies	843	–	1			
Of Bonuses - - -	257	1	2	3,275	4	8
Annuities - - - - - - - -				3,513	6	7
Commission (Commuted and Annual) - -				3,608	6	6
Expenses of Management (including Extension Expenses for Current Year) - -	11,278	12	10			
Agency Extension Expenses, 1886, now written off - -	1,416	18	7	12,695	11	5
Briton Transfer : Further Legal and other Expenses - -				120	11	–
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				534,969	16	9
£.				582,399	5	1

BALANCE SHEET

Of the Marine and General Mutual Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Assurance Fund, being Amount of Funds as per First Schedule - - - - - -	534,969	16	9
Claims admitted but not paid - - -	4,704	1	8
Annuities not claimed - - - - - -	311	1	6
£.	539,984	19	11

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -				46,388	5	6
Loans on the Society's Policies - - -				20,224	9	6
Investments :						
British Government Securities - - -				4,833	2	6
Indian and Colonial Government Securities				94,082	16	–
Indian Railway Securities (guaranteed) -				24,242	10	–
Foreign Government Securities - - -				8,063	15	6
Railway and other Debentures and Debenture Stock - - - - - -				212,090	13	7
Railway Stocks, Preference and Ordinary -				19,745	17	2
Deposits for fixed periods - - - -				30,000	–	–
Purchases of Reversions - - - -				38,298	4	7
Ditto - Life Interests and Annuities -				4,589	17	5
Loans on Personal Security - - - -				11,890	–	–
Agents' Balances - - - - - - -				5,924	19	1
Outstanding Premiums - - - -				1,566	17	1
Ditto - Interest - - - - -				4,154	8	10
Cash :						
On Deposit - - - - -	10,000	–	–			
In hand and on Current Account - - - -	3,889	3	2	13,889	3	2
£.				539,984	19	11

Thos. Sutherland, Chairman.
J. H. Tritton, } Directors.
T. R. Tufnell, }
C. G. Laing, Secretary.

EQUITY AND LAW LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equity and Law Life Assurance Society, for the Year ending 31st December 1888.

	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at beginning of the Year, as per last Account			2,111,862 12 2
Premiums, namely:			
New Annual Premiums	17,841 15 10		
Less Re-assured	1,745 1 9	16,096 14 1	
Single Premiums	7,201 1 4		
Less Re-assured	147 10 –	7,053 11 4	
Renewal Premiums	165,418 6 4		
Less Re-assured	22,987 – 5	142,431 5 11	165,581 11 4
Value of Annuity arising out of a Claim		12,235 – –	
Ditto granted to close a Reversionary Transaction		1,053 14 –	13,288 14 –
Interest and Dividends			70,311 8 4
Fines, Fees, &c.			96 5 9
Profit on Reversions fallen in and redeemed			11,433 11 6
£.			2,372,574 3 1

	£. s. d.	£. s. d.
Claims by Death	118,339 – –	
Endowment Claims	1,200 – –	
Bonus	29,601 10 –	
	149,140 10 –	
Less Re-assured	3,815 9 –	145,325 1 –
Surrenders	17,567 – 2	
Less Re-assurances surrendered	9,335 11 3	8,231 8 11
Surrender of two Annuities		1,120 – –
Annuities		18,356 13 8
Commission	8,585 16 1	
Less Commission on Re-assurances	1,279 8 10	7,306 7 3
Expenses of Management		9,512 3 6
Proprietors' Dividends		11,000 – –
Bonus by Reduction of Premiums		4,915 13 2
Bonus in Cash		709 7 6
Income Tax		2,440 6 10
Amount of Loss on realising two Mortgage Securities		3,318 7 2
Amount of Funds at the end of the Year		2,160,338 14 1
£.		2,372,574 3 1

BALANCE SHEET

Of the Equity and Law Life Assurance Society, on 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.
Shareholders' Capital paid up	60,000 – –	
Assurance Fund	2,100,338 14 1	
Total Funds, as per Revenue Account		2,160,338 14 1
Claims admitted but not paid		7,885 – –
Proprietors' Dividends due		11,460 15 –
Annuities due and unpaid		1,639 0 5
Fees, &c. due and unpaid		89 7 2
£.		2,181,413 5 8

ASSETS.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom	1,173,880 10 1	
Mortgages on Property out of the United Kingdom	4,950 – –	1,178,830 10 1
Loans on Society's Policies		37,057 16 –
Investments:		
British Government Securities:		
£. 68,394. 18. 3. 2¾ per Cent. Consols		66,505 18 6
Colonial Government Securities:	£. s. d.	
£. 15,450 New Zealand 4 per Cent.	14,100 – –	
£. 4,800 New Zealand 5 per Cent.	4,992 – –	
£. 10,000 Victoria 4 per Cent.	10,360 – –	
£. 10,000 Victoria 5 per Cent.	10,410 – –	
£. 10,000 Queensland 4 per Cent.	10,180 16 8	50,042 16 8
Railway Debenture Stocks:		
Great Eastern 4 per Cent., 17,522 *l.*	19,443 5 7	
London and North Western 4 per Cent., 10,000 *l.*	12,343 7 6	
North Eastern 4 per Cent., 14,300 *l.*	17,661 10 9	
Southern Mahratta 4 per Cent., 5,000 *l.*	5,365 3 9	54,813 16 7
Railway Stocks (Preference and Ordinary):		
North Eastern 4 per Cent. Preference, 15,000 *l*	15,872 5 8	
North Eastern Consols, 7,375 *l.*	11,322 7 6	
Great Northern 4 per Cent. Preference, 21,375 *l.*	21,832 5 –	
London and North Western 4 per Cent. Preference, 15,000 *l.*	15,883 18 1	
Midland 4 per Cent. Preference, 18,750 *l.*	18,974 12 6	
Midland Consols, 5,000 *l.*	6,350 – –	
Great Western 5 per Cent. Preference, 21,000 *l.*	28,382 16 5	
Bengal-Nagpur 4 per Cent., 14,600 *l.*	15,550 – –	
Southern Mahratta 4 per Cent., 5,260 *l.*	5,715 14 –	
Indian Midland 4 per Cent., 4,600 *l.*	5,000 – –	
Lancashire and Yorkshire Consols, 350 *l.*	413 – –	
Great Eastern Ordinary, 10,000 *l.*	6,650 – –	
Great Eastern Deposit on 4 per Cent. Preference, 1,000 *l.*	200 – –	152,146 19 10
Freehold Houses, 17 and 18, Lincoln's Inn-fields		18,000 – –
Reversions		494,846 10 6
Life Interests		40,920 8 6
Loans on Personal Security		26,619 7 3
Outstanding Premiums		14,283 6 –
Outstanding Interest		5,982 9 4
Cash at London and Westminster Bank:	£. s. d.	
On Deposit	20,000 – –	
On Current Account	21,363 6 5	41,363 6 5
£.		2,181,413 5 8

John M. Clabon, Chairman.
George Thompson Powell, } Directors.
Richard Smith, }
G. W. Berridge, Actuary and Secretary.

UNIVERSAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Universal Life Assurance Society, for the Year ended 31st December 1888, in England, and 30th November 1888, in India (including Receipts and Expenditure at Head Office in London, and at the Four Branch Offices of the Society in Calcutta, Madras, Bombay, and Ceylon).

	£.	s.	d.
Amount of Funds at the beginning of the Year	1,108,770	8	1
Premiums (after deduction of Re-assurance Premiums) - - - - - -	98,901	13	10
Interest and Dividends - - - - -	48,656	8	8
Transfer from Appropriation, 9th May 1888, to "Policy-holders' Assurance Fund Suspense Account" - - - - - - -	82	2	7
£.	1,256,410	13	2

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums re-assured) - - - - - - -				86,310	19	7
Surrenders - - - - - - -				2,540	11	–
Annuities - - - - - - -				120	–	–
Commissions at Head and Branch Offices -				3,369	15	8
Expenses of Management at Head and Branch Offices - - - - - - -				9,176	3	3
Dividends and Bonuses to Shareholders - - - -	12,500	–	–			
Sum taken from "Proprietors' Suspense Fund Account" -	500	–	–			
				13,000	–	–
Cash Bonus to Policy-holders, viz.:—						
Appropriation declared 9th May 1888 - - -	28,417	17	5			
Sum added to "Assurance Fund Suspense Account"	82	2	7			
				28,500	–	–
Income Tax in England and India - -				1,773	7	4
Balance of Profit and Loss on Annual Valuation and on Indian Exchange - - -				9,384	3	–
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				1,102,235	13	4
£.				1,256,410	13	2

BALANCE SHEET

Of the Universal Life Assurance Society, on the 31st December 1888, in England, and on the 30th November 1888, in India.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up - - -				60,000	–	–
Assurance Fund, including—						
Calculated present Value of Life Policies - - -	777,407	–	–			
Ditto - ditto - Annuities	498	–	–			
Balance or Surplus Reserve Fund, as per Annual Valuation - - -	228,035	2	7			
Total Assurance Fund - - -				1,005,940	2	7
Reserve Fund for Reduction of Premiums to 8th May 1889, allotted at last Division of Profits, but not yet received by Policy-holders at dates of this Account - - - -				12,957	5	8
Assurance Fund Suspense Account - - -				5,430	10	7
Proprietors' Suspense Fund Account - -				7,907	14	6
Exchange Fluctuation Fund - - - -				10,000	–	–
Total Funds, as per First Schedule - -				1,102,235	13	4
Claims admitted but not paid - - -				18,793	3	7
Proprietors' Dividends unpaid - - -				4,196	1	–
£.				1,125,224	17	11

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				245,058	14	6
Mortgages on Property out of the United Kingdom - - - - - - -				1,150	5	7
Loans on the Society's Policies - - -				32,159	12	8
Investments:						
Indian Government Securities - - - -	327,162	7	–			
Colonial Government Securities - - - -	149,202	7	4			
				476,364	14	4
Railway and other Debentures - - -				83,388	13	1
Railway Shares (Preference) - - -				46,950	–	–
House Property (Freehold and Leasehold Premises in London) - - - -				20,225	–	–
Mortgages on Town and District Rates -				121,031	10	2
Loans on Reversionary Charges - -				2,000	–	–
Reversionary Interests bought - - -				16,106	–	–
Temporary Loans on Indian Government Securities - - - - - - -				30,760	–	–
Agents' Balances - - - - - -				897	10	6
Outstanding Premiums - - - -				2,611	8	7
Ditto - Interest (due or accrued) -				15,515	15	5
Cash on Deposit at Bankers - - - -				24,961	2	6
" in hand and on Current Account - -				5,696	15	–
Bills of Exchange and Country Bankers' Drafts				347	15	7
£.				1,125,224	17	11

James Byng, Chairman.
C. Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Universal Life Assurance Society, made by the Actuary.

I.

The valuation is made up to 31st December 1888, for English policies; and to 30th November 1888, for Indian policies.

II.

The profits are ascertained each year, and declared at the annual meeting held on the second Wednesday in May, when all those who have paid six annual premiums on the bonus scale are entitled to a cash reduction of the premium for the next year, to the same extent as is allotted to the oldest policy-holder.

The annual cash returns, or reductions per cent. upon the annual premiums, English and Indian, as declared on the second Wednesday in May of each of the undermentioned years, have been as follows from the commencement of the Society:—

1834	Nil.	1853	45	1872	50
1835	Nil.	1854	45	1873	50
1836	Nil.	1855	40	1874	50
1837	Nil.	1856	33⅓	1875	50
1838	Nil.	1857	33⅓	1876	50
1839	Nil.	1858	33⅓	1877	50
1840	60	1859	36	1878	50
1841	60	1860	40	1879	50
1842	60	1861	45	1880	50
1843	50	1862	45	1881	50
1844	50	1863	47½	1882	50
1845	50	1864	50	1883	50
1846	47	1865	50	1884	50
1847	40	1866	50	1885	45
1848	42½	1867	50	1886	45
1849	42½	1868	50	1887	45
1850	42½	1869	50	1888	45
1851	45	1870	50	1889	45
1852	45	1871	50		

One-fifth of the ascertained profits of the five preceding years, subject to such deductions as the Board may consider desirable, is divided annually between the policy-holders and shareholders; three-fourths, or 75 per cent., to the former, and one-fourth to the latter. The remaining four-fifths are set apart to enter into the average of the next and succeeding years.

The sum allotted to each policy at the yearly division of profits may be applied either in reduction of the current year's premium or in annual augmentation of the amount assured, by the addition to the policy of such reversionary bonus as each year's return of premium will assure as a single premium at the then age, but the option exercised by the policy-holder on the first occasion of participation in profits regulates the application of his share of all future divisions of profits.

The principle of an annual valuation and distribution of profits among the policy-holders and proprietors of this Society is determined by the Deed of Settlement constituting this Society, dated 15th May 1834, and referred to in this Society's Act of Parliament, 6 Will. 4, c. 54.

III.

The tables of mortality used in the valuation are:—

For English Policies.—A special table, showing a higher mortality than the Carlisle Table, and based upon such a rate of mortality as would, upon the values of annuities deduced therefrom at 3 per cent. interest, agree with the premiums charged by the Universal.

And for Indian Policies.—Special tables, based on original calculations made for this Society from the records of mortality experienced amongst Europeans in the service of the Honourable East India Company, showing a higher mortality than any European table, and constructed from the values of annuities deduced from these calculations at 3 per cent. interest, distinguishing between civil and military risks respectively by provision for a higher mortality in the latter class.

Policies upon risks other than whole life assurances of the ordinary kind upon single lives are valued either by the Carlisle 3 per Cent. Pure Premium or by Indian tables, as the case may require. And when, in issue and survivorship contracts, the risk is not capable of estimation by ordinary statistical methods, the whole premium received by the Society is accumulated from year to year at 3 per cent. interest, as a liability fund to be dealt with only at the termination of the risk.

IV.

The rate of interest assumed in all this Society's valuations of liability is 3 per cent., and such rate of 3 per cent. is applied both to English and Indian transactions.

V.

No fixed uniform proportion of the same amount, for each age and class of risk, is reserved out of the premium income; but the rate of mortality assumed in the premiums, English and Indian, is greater, and the rate of interest less, than the Society has experienced. This constitutes a provision for future expenses and profits, as does also the special method regulating this Society's business, namely, the division annually of only one-fifth of the ascertained profits, the remaining four-fifths entering into the average of the next and succeeding years.

VI.

The Consolidated Revenue Account since the last valuation is, in this Society, which has an annual valuation of assets and liabilities, and an annual division of profits, identically the same as the Revenue Account of the year. The First Schedule (lodged with the Board of Trade) gives the return required.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the English Policies of the Universal Life Assurance Society, on 31st December 1888.

Separate Classification of Risks, Classes Section I. and Section II.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by Special English Tables, Interest 3 per Cent., of—			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
ASSURANCES. Section I. With Participation in Profits.		£. s. d.	£. s. d.		£.	£.		£.
For Whole Term of Life - -	1,266	1,270,228 4 –	39,257 15 6	*Vide* Answer to Question V.	866,035	384,209	*Vide* Answer to Question V.	481,826
Increasing Premiums - -	5	10,000 – –	321 6 8		4,685	4,624		61
Limited Number of Payments -	2	3,618 5 –	110 9 7		1,431	1,091		340
Extra Premiums payable -	–	- - -	*385 17 7		- -	- -		–
Total Assurances with Profits - - -	1,273	1,283,846 9 –	40,075 9 4	- -	872,151	389,924	- -	482,227
Section II. Without Participation in Profits.								
For Whole Term of Life - -	249	337,770 – –	10,558 9 4	Ditto -	209,970	122,951	Ditto -	87,019
Short Periods - - - -	11	7,750 – –	136 4 –		136	- -		136
Joint Lives (first that dies) -	2	7,000 – –	375 3 4		5,216	2,662		2,554
Ditto (last that dies) -	3	2,650 – –	30 6 6		1,100	492		608
Survivorships, Life against Life - - - - - -	15	62,100 – –	1,054 4 4		10,522	6,382		4,140
Survivorship and Issue Risks -	8	30,100 – –	- nil -		2,257	- nil -		2,257
Endowment Assurances - -	9	14,200 – –	801 16 8		10,409	5,667		4,742
Increasing Premiums - -	1	2,500 – –	162 19 –		1,708	1,501		207
Extra Premiums payable -	–	- - -	*95 11 4		- -	- -		–
Total Assurances without Profits - - -	298	464,770 – –	13,214 5 6	- -	241,318	139,655	- -	101,663
Total Assurances - -	1,571	1,748,616 9 –	53,289 14 10	- -	1,113,469	529,579	- -	583,890
Deduct Re-assurances -	–	114,968 14 –	3,968 1 3	- -	68,189	36,342	- -	31,847
Net Amount of Assurances	1,571	1,633,647 15 –	49,321 13 7	- -	1,045,280	493,237	- -	552,043
ANNUITIES.		Per Annum.						
Immediate - - - -	1	120 – –	- nil -	- -	- nil -	- nil -	- -	498
Total of the Results (Classes Section I. and Section II.), Assurances and Annuities † - -	1,571 1	1,633,647 15 – and 120 – – per annum	49,321 13 7	- -	1,045,280	493,237	- -	552,541

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* The extra premiums in the above classifications, viz., 385 *l.* 17 *s.* 7 *d.* in Section I., and 95 *l.* 11 *s.* 4 *d.* in Section II., together 481 *l.* 8 *s.*, 11 *d.*, are for voyage and residence, and special occupations, in certain foreign countries other than India and beyond the limits of Europe. These extra premiums are for the most part of temporary duration, and are always entirely excluded from the valuation of premiums receivable.

† In addition to Classes Sections III. to VI., pages 63 and 64.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

SUMMARY AND VALUATION of the Policies of the Universal Life Assurance Society, as at 30th November 1888, on European Lives in Indian Civil Employment.

SEPARATE CLASSIFICATION of RISKS, Classes Section III. and Section IV.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by Special Indian Tables, Interest 3 per Cent., of—			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
ASSURANCES.								
Section III.		£. s. d.	£. s. d.		£.	£.		£.
WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life - -	785	652,772 13 –	32,335 15 7	*Vide* Answer to Question V.	462,702	302,802	*Vide* Answer to Question V.	159,900
TOTAL Assurances with Profits - - -	785	652,772 13 –	32,335 15 7	- -	462,702	302,802	- -	159,900
Section IV.								
WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life - -	249	153,790 – –	6,536 12 5	Ditto	99,891	71,930	Ditto	27,961
For Short Periods - - -	7	10,500 – –	339 – –		339	- -		339
Endowment Assurances - -	4	2,650 – –	162 10 10		1,741	1,329		412
Limited Number of Payments -	7	2,800 – –	221 5 6		1,387	959		428
TOTAL Assurances without Profits - - - -	267	169,740 – –	7,259 8 9	- -	103,358	74,218	- -	29,140
TOTAL Assurances - -	1,052	822,512 13 –	39,595 4 4	- -	566,060	377,020	- -	189,040
Deduct Re-assurances -	–	3,500 – –	118 1 8	- -	971	730	- -	241
Net Amount of Assurances	1,052	819,012 13 –	39,477 2 8	- -	565,089	376,290	- -	188,799
Adjustments for Monthly, Quarterly, and Half-yearly Premiums are allowed for in these calculations.								
TOTAL of the Results (Classes Section III. and Section IV.), Assurances* -	1,052	819,012 13 –	30,477 2 8	- -	565,089	376,290	- -	188,799

* In addition to Classes Section I. and Section II., page 62; and Section V. and Section VI., page 64.

Note.—Many transactions in rupees are included in the above, and the rupee is treated throughout as if worth two shillings.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

SUMMARY AND VALUATION of the Policies of the Universal Life Assurance Society, as at 30th November 1888, on European Lives in Indian Military Employment.

Separate Classification of Risks, Classes Section V. and Section VI.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by Special Indian Tables, Interest 3 per Cent., of—			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
ASSURANCES.								
Section V.		£. s. d.	£. s. d.		£.	£.		£.
WITH PARTICIPATION IN PROFITS:								
For Whole Term of Life - -	211	122,722 13 –	6,655 3 –	*Vide* Answer to Question V.	88,339	60,286	*Vide* Answer to Question V.	28,053
TOTAL Assurances with Profits - - -	211	122,722 13 –	6,655 3 –	- -	88,339	60,286	- -	28,053
Section VI.								
WITHOUT PARTICIPATION IN PROFITS:								
For Whole Term of Life - -	76	42,950 – –	2,088 15 –	Ditto	29,099	21,485	- -	7,614
For Short Periods - - -	11	5,450 – –	236 2 –		236	- -	- -	236
Joint Lives (first that dies) -	1	2,000 – –	112 – –		1,310	809	- -	501
Ditto (last that dies) -	1	1,000 – –	40 – –		494	386	- -	108
Endowment Assurance - -	1	1,000 – –	92 16 3		725	672	- -	53
TOTAL Assurances without Profits - - -	90	52,400 –	2,569 13 3	- -	31,864	23,352	- -	8,512
TOTAL Assurances - -	301	175,122 13 –	9,224 16 3	- -	120,203	83,638	- -	36,565
Deduct Re-assurances -	–	—	—	—	—	—	—	—
Net Amount of Assurances	301	175,122 13 –	9,224 16 3	- -	120,203	83,638	- -	36,565
Adjustments for Monthly, Quarterly, and Half-yearly Premiums are allowed for in these calculations.								
TOTAL of the Results (Classes Section V. and Section VI.) Assurances* - -	301	175,122 13 –	9,224 16 3	- -	120,203	83,638	- -	36,565

* In addition to Classes Section I. and Section II., page 62; and Section III. and Section IV., page 63.

Note.—Many transactions in rupees are included in the above, and the rupee is treated throughout as if worth two shillings.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

GENERAL RECAPITULATION of preceding Classifications of Assurances and Annuities, Section I. to Section VI.

NET RISKS, AFTER DEDUCTION OF RE-ASSURANCES.	Number of Policies.	Net Sums Assured and Bonuses.	Net Office Yearly Premiums.	VALUATION by Tables before referred to; Interest 3 per Cent.		
				Value of Net Sums Assured and Bonuses.	Value of Net Office Yearly Premiums.	Net Liability.
ENGLISH.		£. s. d.	£. s. d.	£.	£.	£.
Classes Section I. and Section II. - - - } TOTAL -	1,571	1,633,647 15 –	49,321 13 7	1,045,280	493,237	552,043
INDIAN CIVIL LIVES.						
Classes Section III. and Section IV. -	1,052	819,012 13 –	39,477 2 8	565,089	376,290	188,799
INDIAN MILITARY LIVES.						
Classes Section V. and Section VI. -	301	175,122 13 –	9,224 16 3	120,203	83,638	36,565
TOTAL Indian - - -	1,353	994,135 6 –	48,701 18 11	685,292	459,928	225,364
TOTAL English and Indian (Classes Section I. to Section VI.) Assurance Policies - - -	2,924	2,627,783 1 –	98,023 12 6	1,730,572	953,165	777,407
ANNUITIES.		Per Annum.				
English - - - - - - -	1	120 – –	- -	- -	- -	498
TOTAL Annuity Policies - -	1	120 – –	- -	- -	- -	498
TOTAL Life Assurance and Annuity Business (after deduction of all Re-assurances) - - -	2,924	2,627,783 1 – and 120 – – per annum	98,023 12 6	1,730,572	953,165	777,905

VALUATION BALANCE SHEET of the Universal Life Assurance Society, as at 31st December 1888, for English Policies, and at 30th November 1888, for Indian Policies (as estimated for the declaration of Profits on 8th May 1889, for Bonus Year ending 14th May 1890).

	£. s. d.		£. s. d.
Net Liability under Assurance and Annuity Transactions in force on the books of the Society (as per Summary Statements provided in Schedule 5, *see* General Recapitulation above) -	777,905 – –	Life Assurance Fund (as per Balance Sheet under Schedule 2) - -	1,005,940 2 7
"Surplus" - - - - - -	228,035 2 7		
£.	1,005,940 2 7	£.	1,005,940 2 7

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Policies are entitled to share in the profits after payment of six whole years' premiums.

IX.

The results of the annual valuation show :—

Firstly.—The total amount of profit made by the Society for the year ended 31st December 1888, in England, and 30th November 1888, in India, and applicable for division between 8th May 1889 and 14th May 1890, is 37,200 *l.*

Secondly.—The amount of profit divisible amongst policy-holders is, 27,900 *l.* The number of policies entitled to participate is 1,919, and the amount of the said policies, 1,651,312 *l.*

Thirdly.—Specimens required "of bonuses allotted to policies for 100 *l.*, effected at the respective "ages of 20, 30, 40, and 50, and having been respectively in force for 5 years, 10 years, and upwards, "at intervals of five years respectively, together with the amounts apportioned under the various "modes in which the bonus might be received," are given in the following table for policies in force 6, 10, and 15 years, but policies in force for five years only are not entitled to bonus until payment of another premium :—

Bonus Table required by Parliamentary Form, Year 8th May 1889 to 14th May 1890.

Age at Entry.	Original or Contract Annual Premiums, payable on Policies with Participation in Profits, effected for the Whole of Life.	ANNUAL CASH BONUS.			ANNUAL REVERSIONARY BONUS.		
		Abatement (45 per Cent.) allowed for the Year, on the Original Contract Premium, upon Policies in force for			Bonuses added to Policies in the Current Year, instead of Premium being reduced, when the Assured have elected to take their share of Profits in that way, on Assurances in force for		
		6 Years.	10 Years.	15 Years.	6 Years.	10 Years.	15 Years.
					Bonus of Year.	Bonus of Year.	Bonus of Year.
English Policies :	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	1 18 8	– 17 5	– 17 5	– 17 5	2 – 1	1 18 –	1 15 9
30 - - -	2 8 10	1 2 –	1 2 –	1 2 –	2 4 8	2 2 4	1 19 9
40 - - -	3 3 –	1 8 4	1 8 4	1 8 4	2 10 6	2 7 7	2 3 11
50 - - -	4 5 6	1 18 6	1 18 6	1 18 6	2 18 9	2 15 4	2 12 2

The amounts apportioned under the various modes in which the year's cash bonus of 27,900 *l.*, divisible amongst policy-holders, may be received between 8th May 1889 and 14th May 1890, cannot now be stated, the option as to how it is to be apportioned having still to be exercised by many of the policy-holders; but, according to the past experience of this Society, the annual cash bonus, in reduction of the year's premium, is chosen by the great majority of the policy-holders in preference to the equivalent reversionary annual additions to the sum assured.

James Byng, Chairman.
C. Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary
(Principal Officer).

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Universal Life Assurance Society, on the 31st December 1888, for English Business, and on the 30th November 1888, for Indian Business.

I.
TABLES of Premiums for Whole Term of Life.

AGE.	ENGLISH.		INDIAN CIVIL RISKS.		INDIAN MILITARY RISKS.	
	With Profits.	Without Profits.	With Profits.	Without Profits.	With Profits.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
14	1 14 4	1 10 11	—	—	—	—
15	1 15 -	1 11 6	—	—	—	—
16	1 15 9	1 12 3	—	—	—	—
17	1 16 5	1 12 10	—	—	—	—
18	1 17 2	1 13 6	3 2 -	2 10 -	3 12 -	3 - -
19	1 17 11	1 14 2	3 4 -	2 12 -	3 14 -	3 2 -
20	1 18 8	1 14 10	3 4 -	2 12 -	3 14 -	3 2 -
21	1 19 6	1 15 7	3 6 -	2 14 -	3 16 -	3 4 -
22	2 - 5	1 16 5	3 6 -	2 16 -	3 16 -	3 6 -
23	2 1 4	1 17 3	3 8 -	2 18 -	3 18 -	3 8 -
24	2 2 3	1 18 1	3 8 -	3 - -	3 18 -	3 10 -
25	2 3 3	1 19 -	3 10 -	3 - -	4 - -	3 10 -
26	2 4 4	1 19 11	3 10 -	3 - -	4 - -	3 10 -
27	2 5 5	2 - 11	3 12 -	3 2 -	4 2 -	3 12 -
28	2 6 7	2 2 -	3 14 -	3 2 -	4 4 -	3 12 -
29	2 7 8	2 2 11	3 16 -	3 4 -	4 6 -	3 14 -
30	2 8 10	2 4 -	3 16 -	3 4 -	4 6 -	3 14 -
31	2 9 11	2 5 -	3 18 -	3 6 -	4 8 -	3 16 -
32	2 11 -	2 5 11	4 - -	3 8 -	4 10 -	3 18 -
33	2 12 3	2 7 1	4 2 -	3 10 -	4 12 -	4 - -
34	2 13 7	2 8 3	4 4 -	3 10 -	4 14 -	4 - -
35	2 14 11	2 9 6	4 6 -	3 12 -	4 16 -	4 2 -
36	2 16 5	2 10 10	4 8 -	3 12 -	4 18 -	4 2 -
37	2 18 -	2 12 3	4 10 -	3 16 -	5 - -	4 6 -
38	2 19 7	2 13 8	4 12 -	3 18 -	5 2 -	4 8 -
39	3 1 3	2 15 2	4 14 -	4 - -	5 4 -	4 10 -
40	3 3 -	2 16 9	4 14 -	4 2 -	5 4 -	4 12 -
41	3 4 9	2 18 4	4 16 -	4 4 -	5 6 -	4 14 -
42	3 6 6	3 19 11	4 18 -	4 6 -	5 8 -	4 16 -
43	3 8 3	3 1 6	5 - -	4 8 -	5 10 -	4 18 -
44	3 10 2	3 3 2	5 4 -	4 8 -	5 14 -	4 18 -
45	3 12 2	3 5 -	5 6 -	4 10 -	5 16 -	5 - -
46	3 14 5	3 7 -	5 8 -	4 12 -	5 18 -	5 2 -
47	3 16 9	3 9 1	5 10 -	4 14 -	6 - -	5 4 -
48	3 19 4	3 11 5	5 12 -	4 16 -	6 2 -	5 6 -
49	4 2 3	3 14 1	5 16 -	4 18 -	6 6 -	5 8 -
50	4 5 6	3 17 -	5 18 -	5 2 -	6 8 -	5 12 -
51	4 9 1	4 - 3	6 2 -	5 6 -	6 12 -	5 16 -
52	4 12 10	4 3 7	6 6 -	5 10 -	6 16 -	6 - -
53	4 16 11	4 7 3	6 10 -	5 16 -	7 - -	6 6 -
54	5 1 2	4 11 1	6 16 -	6 - -	7 6 -	6 10 -
55	5 5 10	4 15 3	7 - -	6 4 -	7 10 -	6 14 -
56	5 10 10	4 19 9	7 4 -	6 10 -	7 14 -	7 - -
57	5 16 2	5 4 7	7 8 -	6 18 -	7 18 -	7 8 -
58	6 1 10	5 9 8	7 14 -	7 4 -	8 4 -	7 14 -
59	6 7 7	5 14 10	8 - -	7 10 -	8 10 -	8 - -
60	6 13 2	5 19 11	8 6 -	7 18 -	8 16 -	8 8 -

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the dates above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses (abatements of premium, from profits annually declared by the Universal, taking effect in all cases for one year only).

(SEPARATE CLASSIFICATIONS, Section I. and Section II.).

ENGLISH ASSURANCES.—WHOLE TERM OF LIFE.

AGES.	Section I.—WITH PROFITS.			Section II.—WITHOUT PROFITS.	
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
14	1,200 – –	- - -	20 12 –	—	—
15	—	—	—	—	—
16	—	—	—	—	—
17	—	—	—	—	—
18	2,000 – –	- - -	37 3 4	—	—
19	—	—	—	—	—
20	—	—	—	—	—
21	1,200 – –	- - -	23 2 6	—	—
22	2,200 – –	- - -	38 16 2	—	—
23	500 – –	- - -	10 6 8	—	—
24	—	—	—	—	—
25	500 – –	- - -	10 5 9	—	—
26	3,700 – –	- - -	74 10 3	—	—
27	3,900 – –	4 1 –	75 3 7	5,000 – –	99 15 10
28	1,900 – –	- - -	42 – –	100 – –	1 17 3
29	18,700 – –	69 19 –	398 7 2	—	—
30	1,700 – –	- - -	37 4 10	3,400 – –	63 – 6
31	5,250 – –	240 15 –	114 5 –	—	—
32	6,000 – –	42 14 –	133 18 6	5,000 – –	98 2 6
33	5,650 – –	- - -	122 15 6	11,400 – –	255 6 8
34	5,400 – –	82 15 –	121 11 6	—	—
35	9,150 – –	31 9 –	221 15 10	2,950 – –	60 – 3
36	5,100 – –	- - -	133 9 4	—	—
37	3,000 – –	6 14 –	79 5 7	2,100 – –	51 8 1
38	15,600 – –	- - -	376 2 11	4,250 – –	94 18 6
39	10,650 – –	89 6 –	271 3 –	5,100 – –	120 12 7
40	12,150 – –	42 18 –	317 17 6	2,100 – –	53 3 2
41	13,950 – –	490 9 –	337 7 1	3,050 – –	76 12 8
42	28,350 – –	1,032 1 5	746 5 9	15,700 – –	370 9 3
43	12,500 – –	255 – –	325 4 9	1,000 – –	24 2 6
44	10,850 – –	560 11 –	283 8 3	3,980 – –	86 1 10
45	33,700 – –	507 9 –	911 12 2	3,500 – –	76 9 10
46	21,200 – –	482 3 –	572 5 2	4,400 – –	112 19 7
47	12,860 – –	79 18 –	351 4 1	9,800 – –	249 1 6
48	20,075 – –	617 7 –	620 18 5	21,950 – –	416 15 8
49	38,329 – –	1,154 13 –	1,003 19 5	7,000 – –	201 10 –
50	33,450 – –	1,559 5 –	916 5 –	14,400 – –	371 3 1

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

II. and III.—*continued.*

Ages.	Section I.—With Profits.									Section II.—Without Profits.					
	Amount Assured.			Reversionary Bonuses.			Ordinary Annual Premiums.			Amount Assured.			Ordinary Annual Premiums.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
51	25,150	–	–	1,234	9	–	677	13	7	8,300	–	–	220	8	4
52	28,250	–	–	741	3	–	805	15	3	8,000	–	–	273	14	2
53	23,910	–	–	1,715	10	–	730	2	10	12,500	–	–	376	17	5
54	32,700	–	–	578	17	–	925	10	1	7,250	–	–	193	10	9
55	25,250	–	–	461	7	–	681	2	8	13,350	–	–	461	10	4
56	32,775	–	–	118	17	–	983	18	10	8,500	–	–	344	12	10
57	26,950	–	–	1,937	3	–	834	8	7	2,500	–	–	116	–	5
58	23,600	–	–	1,704	2	–	694	15	9	16,800	–	–	525	7	1
59	27,800	–	–	3,755	–	1	952	19	1	9,100	–	–	320	7	–
60	26,850	–	–	1,634	6	–	872	14	1	8,200	–	–	275	18	–
61	28,891	7	6	904	3	–	980	10	5	3,700	–	–	151	2	9
62	37,900	–	–	2,587	16	–	1,261	15	4	14,300	–	–	511	6	7
63	22,600	–	–	250	18	–	713	3	10	8,200	–	–	258	7	7
64	32,349	–	–	4,704	4	–	1,009	19	–	16,750	–	–	580	–	7
65	34,250	–	–	1,668	11	–	1,059	7	9	7,700	–	–	256	9	9
66	53,850	–	–	1,412	14	–	1,986	7	5	4,200	–	–	134	6	7
67	30,150	–	–	2,873	18	–	1,007	6	4	5,800	–	–	261	8	4
68	24,449	–	–	2,021	9	–	863	3	11	4,900	–	–	210	8	7
69	16,700	–	–	1,968	4	–	543	13	10	3,500	–	–	119	–	–
70	55,150	–	–	684	15	–	2,305	19	1	6,750	–	–	350	–	–
71	33,949	–	–	130	10	–	1,388	11	10	5,650	–	–	220	3	3
72	36,718	–	–	1,677	8	–	1,541	8	9	10,600	–	–	492	15	–
73	26,300	–	–	-	-	-	1,521	9	10	1,490	–	–	88	12	3
74	17,899	–	–	320	12	–	663	6	8	3,650	–	–	147	19	4
75	16,299	–	–	823	3	–	457	9	10	7,850	–	–	199	17	5
76	17,600	–	–	1,232	7	–	422	11	3	3,350	–	–	136	19	3
77	14,950	–	–	549	1	–	579	15	5	800	–	–	22	14	9
78	17,000	–	–	-	-	-	498	6	8	1,200	–	–	125	10	–
79	9,600	–	–	378	13	–	290	19	11	200	–	–	12	14	9
80	9,100	–	–	179	6	–	260	2	4	1,000	–	–	68	14	2
81	27,250	–	–	473	8	–	1,363	14	7	4,000	–	–	218	–	10
82	5,200	–	–	-	-	-	170	8	5	—			—		
83	5,600	–	–	655	15	–	146	13	10	—			—		
84	9,800	–	–	-	-	-	355	10	6	—			—		
85	12,500	–	–	-	-	-	419	15	5	—			—		
86	2,000	–	–	-	-	-	60	18	9	1,500	–	–	—		
87	1,700	–	–	-	-	-	66	4	10	—			—		
88	1,999	–	–	-	-	-	61	17	6	—			—		
89	4,800	–	–	-	-	-	216	–	6	—			—		
90	1,000	–	–	-	-	-	32	7	6	—			—		
91	—			—			—			—			—		
92	—			—			—			—			—		
93	—			—			—			—			—		
94	1,999	–	–	-	-	-	121	6	3	—			—		
£.	1,223,501	7	6	46,726	16	6	39,257	15	6	337,770	–	–	10,558	9	4

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

(Separate Classifications, Sections III. to Section VI.)

Ages.	INDIAN CIVIL ASSURANCES. Whole Term of Life.					INDIAN MILITARY ASSURANCES. Whole Term of Life.				
	Section III.—With Profits.			Section IV. Without Profits.		Section V.—With Profits.			Section VI. Without Profits.	
	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£. s. d.	£.	£. s. d.
21	- -	- -	- -	–	- -	–	- -	- -	200	6 4 –
22	—	—	—	–	—	–	—	—	–	—
23	500 – –	- -	16 10 –	–	—	–	—	—	–	—
24	400 – –	- -	13 12 –	–	- -	200	- -	7 16 –	–	—
25	100 – –	- -	3 10 –	–	- -	900	- -	39 10 –	–	—
26	600 – –	- -	20 6 –	–	- -	250	- -	10 – –	300	10 8 –
27	100 – –	- -	3 10 –	–	- -	700	- -	31 4 –	400	14 8 –
28	100 – –	- -	3 12 –	1,000	31 – –	1,900	- -	74 18 –	–	—
29	1,500 – –	- -	59 – –	–	- -	2,000	- -	82 – –	–	—
30	5,200 – –	- -	213 12 –	200	5 16 –	1,600	- -	77 12 –	500	18 10 –
31	7,150 – –	47 14 –	295 4 –	200	6 4 –	500	- -	21 6 –	250	9 10 –
32	2,000 – –	24 10	71 18 –	2,150	65 2 –	1,050	3 8 –	43 16 –	750	26 15 –
33	9,600 – –	65 10 –	388 2 –	300	9 10 –	600	- -	23 6 –	2,100	77 14 –
34	9,250 – –	108 5 –	367 3 –	2,320	77 10 8	1,600	40 16 –	67 14 –	200	7 8 –
35	1,750 – –	- -	81 5 –	1,800	57 6 –	–	- -	- -	2,050	78 1 –
36	31,850 – –	235 18 –	1,308 16 –	5,800	145 16 –	300	- -	13 16 –	2,000	73 10 –
37	12,550 – –	103 8 –	517 3 –	9,150	310 8 –	1,000	- -	43 – –	750	26 5 –
38	1[illegible],550 – –	19 12 –	490 6 –	7,000	245 4 –	800	29 13 –	34 3 –	200	8 4 –
39	7,900 – –	- -	363 10 –	6,500	223 4 –	2,700	97 8 –	117 12 –	–	—
40	4,200 – –	- -	194 18 –	1,900	67 12 –	–	- -	- -	1,500	55 – –
41	16,970 – –	- -	754 8 10	5,650	195 12 –	2,900	- -	157 4 –	300	12 – –
42	22,150 – –	615 14 –	987 12 –	6,400	230 6 –	1,525	- -	74 8 –	200	8 4 –
43	11,200 – –	185 – –	525 2 –	3,550	124 6 –	6,500	521 10 –	346 14 –	1,200	48 8 –
44	22,570 – –	471 6 –	1,047 12 6	3,450	124 10 –	5,750	75 4 –	301 – –	800	32 – –
45	28,300 – –	381 18 –	1,328 6 –	4,850	179 13 –	4,700	- -	246 12 –	300	15 – –
46	29,150 – –	902 16 –	1,406 10 –	2,500	98 15 –	5,300	41 6 –	285 2 –	2,200	93 10 –
47	32,500 – –	2,344 8 –	1,443 13	4,950	188 17 –	2,700	8 6 –	146 2 –	450	19 16 –
48	18,800 – –	104 4 –	931 7 –	3,700	147 8 –	3,850	47 12 –	211 16 –	1,100	51 10 –
49	37,700 – –	116 4 –	1,926 16 –	6,000	243 – –	3,400	- -	182 4 –	300	14 6 –
50	31,600 – –	477 10 –	1,516 2 –	3,750	160 3 –	5,500	- -	287 16 –	200	9 4 –
51	24,550 – –	907 18 –	1,227 18 –	7,620	319 3 –	2,800	134 11 –	162 2 –	650	29 14 –
52	19,750 – –	- -	1,017 3 –	3,850	172 17 –	5,200	507 13 –	296 2 –	1,950	95 2 –
53	22,300 – –	529 14 –	1,170 17 –	1,750	72 16 –	7,900	- -	441 2 –	–	—
54	20,800 – –	249 4 –	1,101 14 –	3,100	133 14 –	5,200	717 11 –	322 11 –	1,350	79 10 –
55	27,950 – –	193 – –	1,467 4 –	6,500	296 – –	3,750	- -	212 12 –	3,250	185 15 –
56	13,400 – –	- -	745 12 –	4,900	222 7 –	10,050	- -	579 14 –	300	12 6 –
57	14,100 – –	5 8 –	786 – –	6,800	285 8 –	2,450	- -	137 4 –	500	32 10 –
58	17,200 – –	118 8 –	1,030 19 3	3,400	166 4 –	3,200	174 18 –	185 12 –	3,800	193 6 –
59	20,940 – –	420 12 –	1,142 10 9	3,400	160 – –	3,650	- -	214 6 –	200	11 – –
60	15,200 – –	158 10 –	864 6 6	1,500	77 3 6	–	- -	- -	4,000	212 – –
61	14,600 – –	- -	834 2 –	1,100	50 18 –	2,800	- -	181 12 –	2,300	137 4 –
62	8,800 – –	- -	530 18 –	3,400	186 – –	2,300	- -	155 18 –	250	14 – –
63	12,750 – –	- -	770 4 –	6,000	354 1 9	3,500	- -	226 14 –	–	—
64	6,000 – –	- -	357 4 –	4,200	261 15 –	500	- -	29 10 –	500	29 – –
65	10,500 – –	- -	647 – –	4,000	259 – –	600	- -	47 8 –	150	9 3 –
66	2,900 – –	310 – –	200 6 –	1,550	85 4 –	3,800	- -	281 12 –	2,000	117 – –
67	5,800 – –	- -	398 16 –	300	18 16 6	–	—	—	–	—
68	700 – –	- -	50 16 –	800	33 12 –	1,000	- -	54 – –	–	—
69	2,400 – –	- -	164 10 –	3,200	183 8 –	250	- -	21 10 –	1,000	62 – –
70	900 – –	- -	55 19 2	250	13 – –	–	—	—	–	—
71	3,120 – –	- -	166 7 7	1,000	55 – –	1,500	197 17 –	97 8 –	–	—
72	900 – –	- -	56 8 –	–	- -	300	- -	21 – –	–	—
73	3,100 – –	- -	196 12 –	–	- -	–	- -	- -	2,500	153 10 –
74	4,150 – –	- -	254 16 –	–	- -	850	- -	44 5 –	–	—
75	5,500 – –	- -	277 10 –	–	- -	300	- -	16 10 –	–	—
76	1,200 – –	- -	57 12 –	–	—	–	—	—	–	—
77	1,000 – –	- -	87 – –	–	—	–	—	—	–	—
78	700 – –	240 8 –	26 – –	–	—	–	—	—	–	—
79	3,200 – –	- -	231 4 –	–	—	–	—	—	–	—
80	600 – –	- -	45 – –	–	—	–	—	—	–	—
81	- -	- -	- -	700	49 14 –	–	—	—	–	—
82	- -	- -	- -	1,050	109 4 –	–	—	—	–	—
83	—	—	—	–	—	–	—	—	–	—
84	- -	- -	- -	300	34 4 –	–	—	—	–	—
85	100 – –	85 14 –	7 – –	–	—	–	—	—	–	—
93	1,000 – –	- -	87 – –	–	—	–	—	—	–	—
£.	643,350 – –	9,422 13 –	32,335 15 7	153,790	6,536 12 5	120,125	2,597 13 –	6,655 3 –	42,950	2,088 15 –

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

Deductions for Re-assurances in other Offices.—Whole Term of Life.

AGES.	ENGLISH. Section I.—With Profits.			ENGLISH. Section II.—Without Profits.	
	Amounts Assured. Whole Term.	Ordinary Annual Premiums.	Reversionary Bonuses.	Amounts Assured. Whole Term.	Ordinary Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
29	10,000 – –	213 15 –	—	—	—
33	- - -	- - -	- - -	6,300 – –	138 5 –
42	- - -	- - -	- - -	2,200 – –	49 3 4
48	- - -	- - -	- - -	2,500 – –	—
50	2,000 – –	51 – –	588 14 –	2,500 – –	55 2 –
54	5,000 – –	127 10 –	—	—	—
55	- - -	- - -	- - -	4,000 – –	164 3 4
56	5,000 – –	130 12 6	—	—	—
58	2,500 – –	85 6 3	- - -	6,680 – –	207 12 2
63	5,000 – –	157 10 –	—	—	—
64	- - -	- - -	- - -	1,000 – –	28 7 6
66	5,100 – –	190 – 11	—	—	—
70	15,000 – –	855 19 2	—	—	—
71	- - -	- - -	- - -	1,900 – –	80 12 –
72	10,000 – –	411 5 –	—	—	—
73	8,000 – –	607 6 8	—	—	—
75	2,500 – –	121 2 11	- - -	200 – –	13 7 6
£.	70,100 – –	2,951 8 5	588 14 –	27,280 – –	736 12 10

Deductions for Re-assurances in other Offices.

Age.	INDIAN CIVIL. Section III. and Section IV.					INDIAN MILITARY. Section V. and Section VI.				
	Section III. With Profits.			Section IV. Without Profits.		Section V. With Profits.			Section VI. Without Profits.	
	Sums Assured.	Ordinary Annual Premiums.	Reversionary Bonuses.	Sums Assured.	Ordinary Annual Premiums.	Sums Assured.	Ordinary Annual Premiums.	Reversionary Bonuses.	Sums Assured.	Ordinary Annual Premiums.
	£.	£. s. d.		£.	£. s. d.					
38	–	– – –	–	1,000	32 1 8	–	—	–	–	—
45	500	24 – –	–	—	—	–	—	–	–	—
£.	500	24 – –	Nil	1,000	32 1 8	Nil	Nil	Nil	Nil	Nil.

IV., V., and VI.

The total amount assured under classes of assurance business other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

Assurances under Special Classes.—Section I. and Section II.

Description of Assurance..	Sums Assured.	Ordinary Annual Premiums.	Reversionary Bonuses.	Total Amount of Premiums Received.
ENGLISH. With Profits.—Section I.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Increasing Premiums - - - -	10,000 – –	321 6 8	- - -	595 – 3
Limited Number of Payments - -	3,500 – –	110 9 7	118 5 –	565 8 9
£.	13,500 – –	431 16 3	118 5 –	1,160 9 –

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

Assurances under Special Classes.—Section I. and Section II.

Description of Assurances.	Sums Assured.			Ordinary Annual Premiums.			Reversionary Bonuses.	Total Amount of Premiums Received.		
ENGLISH.										
Without Profits.—Section II.	£.	s.	d.	£.	s.	d.		£.	s.	d.
Short Period Policies - - - -	7,750	–	–	136	4	–	- Nil -	350	6	8
Joint Lives—First that dies - - -	7,000	–	–	375	3	4	„	5,858	–	–
Ditto - Last that dies - - -	2,650	–	–	30	6	6	„	375	6	–
Survivorships—Life against Life - -	62,100	–	–	1,054	4	4	„	11,659	14	3
Survivorship and Issue Risks - - -	30,800	–	–	- Nil -			„	1,719	15	–
Endowment Assurances - - - -	14,200	–	–	801	16	8	„	5,866	9	–
Increasing Premiums - - - -	2,500	–	–	162	10	–	„	162	10	–
£.	127,000	–	–	2,560	4	10	- Nil -	25,992	–	11

Assurances under Special Classes.—Section III. and Section IV.

Description of Assurances.	Sums Assured.			Ordinary Annual Premiums.			Reversionary Bonuses.	Total Amount of Premiums Received.		
INDIAN CIVIL.										
Without Profits.—Section IV.	£.	s.	d.	£.	s.	d.		£.	s.	d.
Short Period Policies - - - -	10,500	–	–	339	–	–	- Nil -	1,247	–	–
Endowment Assurances - - - -	2,050	–	–	162	10	10	„	630	12	11
Limited Number of Payments - - -	2,800	–	–	221	5	6	„	867	18	2
£.	15,950	–	–	722	16	4	- Nil -	2,745	11	1

Assurances under Special Classes.—Section V. and VI.

Description of Assurances.	Sums Assured.			Ordinary Annual Premiums.			Reversionary Bonuses.	Total Amount of Premiums Received.		
INDIAN MILITARY.										
Without Profits.—Section VI.*	£.	s.	d.	£.	s.	d.		£.	s.	d.
Short Period Policies - - - -	5,450	–	–	236	2	–	- Nil -	778	2	–
Joint Lives—First that dies - - -	2,000	–	–	112	–	–	„	1,680	–	–
Ditto - Last that dies - - -	1,000	–	–	40	–	–	„	240	–	–
Endowment Assurances - - - -	1,000	–	–	92	16	3	„	92	16	3
£.	9,450	–	–	480	18	3	- Nil -	2,790	18	3

* In Class Section V., with Profits - - - Nil.

Deductions for Re-assurances in other Offices.—Special Classes.

Class of Assurance.	Amount Assured.			Annual Premiums.		
ENGLISH.—Without Profits.	£.	s.	d.	£.	s.	d.
Survivorships—Life against Life - - - - - - -	15,000	–	–	280	–	–
Survivorship and Issue Risk - - - - - - - -	2,000	–	–	- Nil.		
£.	17,000	–	–	280	–	–

Deductions for Re-assurances in other Offices.—Special Classes.

Class of Assurance.	Amount Assured.			Annual Premiums.		
INDIAN CIVIL.—Without Profits.	£.	s.	d.	£.	s.	d.
Term Assurance - - - - - - - - - -	2,000	–	–	62	–	–
£.	2,000	–	–	62	–	–

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

The total amount of Immediate Annuities on Lives, distinguishing the amounts for each year of life. Annuity business has long been discontinued by this society, and the existing annuities on its books is the only contract in force.

Separate Classifications.—Annuities on Lives, Section I.

Class and Age.		Amount of Annuity per Annum.
		£. s. d.
Class Section I. - - - -	82	120 – –
	Total - - £.	120 – –

VIII.

The Society is not liable under any other annuity contract than that specified under heading No. 7.

IX.

The average rate of interest at which the Life Assurance Fund of the Society was invested at the close of the year, during the period since the last annual investigation, was 4 *l.* 5 *s.* 7 *d.* per cent.

X.

Surrender Values allowed at this date, of Policies for the Whole Term of Life, with Profits, for 100 *l.* Sum Assured, in addition either to all Annual Cash Bonuses paid, or to the present Value to be allowed, for Reversionary Bonuses.

Age at Entry next Birthday.	DURATION OF THE POLICY.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - - - - -	3 7 10	7 2 6	10 15 5	15 1 1
25 - - - - - -	3 18 2	7 14 8	12 4 4	16 12 6
30 - - - - - -	4 – 8	8 15 4	13 8 5	19 2 7
35 - - - - - -	5 – 1	9 18 5	15 19 2	23 5 6
40 - - - - - -	5 5 6	11 14 10	19 11 7	27 9 10
45 - - - - - -	6 19 2	15 7 9	23 18 1	30 17 2
50 - - - - - -	9 5 10	18 13 6	26 8 –	35 3 11
55 - - - - - -	10 14 3	19 10 6	29 11 3	33 11 6

Policies for the whole term of life without profits, and endowments or endowment assurances, are, at this date, purchased at three-fifths of the office reserved value, according to the ages of the lives assured and the length of time the assurances have been effected.

As a general rule, this Society requires that three annual payments of premium shall have been made upon a policy before any surrender value can be allowed.

(*Note.*)

Separate statements of the business effected by this Society on European lives in Indian Civil or Military employments respectively, are given in these returns, in compliance with the provisions of the Act as to business at other than European rates. *See* also Note as to other extra premiums for climate or special risks, other than Indian, at page 62.

In reply to the required statement of the manner in which policies on unhealthy lives are dealt with, it must be noted that policies on lives below the average, accepted by the Universal at premiums corresponding with those charged at an increased age, are treated in the classifications of age, liability valuations, and terms for surrender, as if the increased ages were the actual ages of the assured.

James Byng, Chairman.
Charles Freville Surtees, Director.
W. G. Stirling, Director.
Fredk. Hendriks, Actuary
(Principal Officer).

CALEDONIAN INSURANCE COMPANY.

(*Second Schedule.*)

BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1888.

LIFE DEPARTMENT.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance and Annuity Fund - -	915,613	15	7	Mortgages on Property within the United Kingdom - - - - - - - -	358,690	5	9
Outstanding Claims - - - - - -	15,354	–	6	Loans secured over Public Rates - - -	102,002	9	9
Sundry Balances due by the Company - -	12	18	10	Loans on Company's Life Policies - - -	52,500	10	7
Due to Fire Department - - - - -	5,896	8	1	Investments :			
				Colonial Government Securities - -	5,537	–	–
				Indian Government Guaranteed Railway Stock - - - - - - - -	17,000	–	–
				Railway and other Debentures - -	86,324	15	3
				Railway Preference Stock - - -	1,407	1	8
				Feu Duties and Ground Annuals - -	12.666	–	–
				House Property - - - - -	86,740	7	10
				Life Interests and Reversions purchased -	24,624	12	11
				Loans on Life Interests and Reversions - -	43,006	13	3
				Loans on Personal Security with Life Policies	21,890	–	–
				Agents' Balances (Receipts in course of collection) - - - - - - -	14,758	16	–
				Outstanding Premiums - - - - -	1,265	3	3
				Outstanding Interest - - - - - -	226	15	8
				Interest accrued, but not due - - -	4,814	11	8
				Cash on Deposit - - - - - -	87,500	–	–
				Cash in hand and on Current Account - -	13,946	15	9
				Office Furniture - - - - - - -	1,950	12	2
				Stamps - - - - - - - -	24	11	6
£.	936,877	3	–	£.	936,877	3	–

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Caledonian Insurance Company, for the Year ending 31st December 1888.

LIFE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance and Annuity Fund, as at 31st December 1887 - - - -				843,656	18	3	Claims under Life Policies (after deduction of Sums re-assured) - - -	48,694	12	6			
Premiums - - - - -	115,422	17	10				Bonuses on ditto - - -	8,747	17	8	57,442	10	2
Less Re-assurance Premiums - - -	10,020	10	8	105,402	7	2	Endowment Assurances matured - - -				200	–	–
Consideration for Annuities granted - -				23,590	6	9	Surrenders - - - - - - - -				6,903	7	5
Interest and Dividends - -	34,641	13	1				Annuities - - - - - - -				6,644	17	5
Less Income Tax - -	707	15	5	33,933	17	8	Commission - - - - - - -				6,212	8	6
Fines and Assignation Fees - - - -				75	14	5	Expenses of Management - - - -				12,565	6	4
							Sums applied in Reduction of Cost of Buildings and Furniture, and written off Loans - -				1,076	18	10
							Amount of Life Assurance and Annuity Fund at the end of the Year, as per Second and Fourth Schedules - - - - -				915,613	15	7
£.				1,006,659	4	3	£.				1,006,659	4	3

CALEDONIAN INSURANCE COMPANY—*continued.*

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Funds at 31st December 1887, including provision for Dividend, as per contra - - - -				358,900	14	2
Premiums - - - -	147,425	12	–			
Less Re-insurance Premiums - - -	22,854	14	2			
				124,570	17	10
Interest and Dividends - -	15,612	1	10			
Less Income Tax - -	384	11	7			
				15,227	10	3
Transfer Fees - - - - - -				10	17	6
£.				498,709	19	9

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-insurances				62,202	4	4
Expenses of Management - - - -				20,282	18	5
Commission - - - - - - -				22,184	19	–
Income Tax on Profit - - - - -				282	19	6
Sum written off cost of Furniture - - -				162	11	1
Dividend to Shareholders - - - -				18,900	–	–
Amount of Fire Insurance Funds at the end of the Year, as per Fourth Schedule, viz.:						
Capital paid up - -	90,000	–	–			
Guarantee Fund - -	190,000	–	–			
Reserve Premium Account	62,500	–	–			
Balance - - - -	32,194	7	5			
				374,694	7	5
£.				498,709	19	9

GENERAL BALANCE SHEET

Of the Caledonian Insurance Company, as at 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up - - -	90,000	–	–
Life Assurance and Annuity Fund - - -	915,613	15	7
Fire Insurance Funds (exclusive of Capital) -	284,694	7	5
	1,290,308	3	–
Claims under Life Policies admitted but not yet paid - - - - - - -	15,354	–	6
Outstanding Fire Losses - - - -	8,570	5	8
Proprietors' Dividends outstanding - -	1,590	4	6
Sundry Balances due by the Company - -	1,690	16	1
£.	1,317,513	9	9

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -	441,840	5	9
Loans secured over Public Rates - - -	102,002	9	9
Loans on the Company's Life Policies - -	52,500	10	7
Investments:			
Colonial Government Securities - -	46,551	19	–
Indian Government Guaranteed Railway Stock - - - - - - -	34,000	–	–
Colonial, Municipal, and Harbour Bonds -	9,865	1	8
Railway and other Debentures - - -	96,324	15	3
Railway Preference Stock - - -	13,720	16	2
Shares of the Caledonian Insurance Company purchased and held under provision of the Company's Act of Parliament, 9 Vict. c. 45, s. 31 - - - -	1,724	2	2
Feu Duties and Ground Annuals - -	178,037	15	6
House Property - - - - -	86,740	7	10
Life Interests and Reversions purchased -	24,624	12	11
Loans on Life Interests and Reversions -	43,006	13	3
Loans on Personal Security with Life Policies and the Company's Shares - - -	39,088	12	–
Agents' Balances (Receipts in course of Collection) - - - - - -	32,716	13	10
Outstanding Premiums - - - -	1,319	16	5
Outstanding Interest - - - - -	968	9	3
Interest accrued but not due - - - -	8,705	18	1
Cash on Deposit - - - - - -	87,500	–	–
Cash in hand and on Current Account - -	14,299	6	8
Office Furniture - - - - - -	1,950	12	2
Stamps - - - - - - -	24	11	6
£.	1,317,513	9	9

Charles Ritchie, Acting Chairman.
J. Wm. Young, Director.
John Ure, Director.
D. Deuchar, Manager.

Jas. Jobson Dickson, C.A., *Auditor.*

Edinburgh, 23 April 1889.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Itinerant Methodist Preachers' Annuitant Society, for the Year ending 28th February 1889.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				362,132	14	1
Premiums:						
Subscription of Members	8,970	12	–			
Subscription of Probationers	659	16	–			
Arrears and Fines	895	18	4			
Marriage Premiums	560	2	1	11,086	8	5
Dividends and Interest						
Dividends	9,678	10	2			
Interest	640	11	3	10,319	1	5
Annuities returned	112	14	11			
Donations	105	–	–			
Legacies	30	7	6	248	2	5
Grant by the Methodist Conference from the Book-room				3,000	–	–
Increase in the value of previous Investments, calculated at the market price, 4th March 1889				14,895	14	2
£.				401,682	–	6

	£.	s.	d.	£.	s.	d.
Annuities				18,342	12	1
Subscriptions Returned	660	9	8			
Interest on Donations on Annuity	190	14	–	851	3	8
Expenses of Management				286	18	8
Amount of Funds at the end of the Year, as per Second Schedule				382,201	6	1
£.				401,682	–	6

BALANCE SHEET

Of the Itinerant Methodist Preachers' Annuitant Society, on the 28th February 1889.

	£.	s.	d.
Annuity Fund, as per First Schedule	382,201	6	1
£.	382,201	6	1

	£.	s.	d.	£.	s.	d.
Investments:						
British Government Securities				173	17	3
Indian Government Securities				134,262	18	10
Colonial Stock				45,907	–	–
Railways:						
Ordinary Stock	3,560	–	–			
Preference Stock	79,070	–	–			
Debenture Stock	25,400	–	–	108,030	–	–
Loans to Connexional Funds				16,300	–	–
Deposit Account				2,300	–	–
Value of the Annual Grants of the Conference from the Methodist Book Room				75,000	–	–
Cash in hand				227	10	–
£.				382,201	6	1

London, Wesleyan Mission House,
16 April 1889.

M. C. Osborn,
Thos. Akroyd,
G. Stringer Rowe,
Walford Green, } Treasurers.
Nich. Boyns, Steward.

LAW REVERSIONARY INTEREST SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	493,943	9	10	Annuities paid	2,832	13	4
Mortgage Debentures issued 1888	60,000	–	–	Dividends	24,000	–	–
Consideration for Annuities granted	2,705	15	–	Interest on Mortgage Debentures	1,170	–	–
Endowment Premiums	11	1	6	Expenses of Management	2,688	15	11
Interest and Dividends	10,775	7	–	Income Tax	480	4	–
Fees and Commission	149	13	11	Amount of Funds at the end of the Year, as per Second Schedule	550,780	9	4
Surplus received upon Investments	14,366	15	4				
£.	581,952	2	7	£.	581,952	2	7

BALANCE SHEET

Of the Law Reversionary Interest Society (Limited), on 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Members' Capital paid	400,000	–	–			
Premiums received on New Issue	796	–	–			
Mortgage Debentures	60,000	–	–			
Annuity Fund	29,788	16	3			
Endowment Fund	161	6	–			
Balance of Profit and Loss Account	*60,034	7	1			
				550,780	9	4
Dividends unpaid				251	17	–
Interest on Mortgage Debentures				1,170	–	–
Income Tax unpaid				480	4	–
Law Expenses unpaid				1,619	19	9
Annuity Payments unpaid				680	2	4
Rent				55	–	–
£.				555,037	12	5

ASSETS.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Reversions					*349,168	15	4			
Life Interests					*49,836	11	1			
Mortgages					66,266	–	2			
								*465,271	6	7
Cash								6,485	9	–
Stocks, viz. :—	£.	s.	d.		£.	s.	d			
New Consols	2,988	15	10	at 97⅜	2,910	6	9			
Bank of England Stock	1,202	14	3	,, 320	3,848	13	7			
India 3½ per Cent.	5,000	–	–	,, 107	5,350	–	–			
India 3 per Cent.	15,000	–	–	,, 98	14,700	–	–			
Metropolitan Board of Works 3½ per Cent. Stock	6,368	11	3	,, 111¾	7,116	17	4			
South Australian Government 4 per Cent. Loan, 1882	8,000	–	–	,, 109½	8,760	–	–			
South Australian Government 4 per Cent. Inscribed Stock, 1916–35	2,000	–	–	,, 109½	2,190	–	–			
New South Wales 4 per Cent. Bonds, 1882	10,000	–	–	,, 106	10,600	–	–			
Metropolitan Railway 4 per Cent. Preference Stock	5,000	–	–	,, 118	5,900	–	–			
Great Northern Railway 4 per Cent. Perpetual Preference Stock	3,375	–	–	,, 124	4,185	–	–			
London, Brighton, and South Coast Railway 5 per Cent. 2nd Preference Stock	3,000	–	–	,, 150	4,500	–	–			
Bristol Corporation 3½ per Cent. Debenture Stock	1,000	–	–	,, 107	1,070	–	–			
Victoria Government 4 per Cent. Inscribed Stock	10,000	–	–	,, 111½	11,150	–	–			
								82,280	17	8
Freehold and Copyhold Land at Debenham								500	–	–
Life Interests due to the Society					£. 321	2	–			
Interest and Dividends ditto					178	17	2			
								499	19	
£.								555,037	12	5

* Subject to re-valuation at the Quinquennial Valuation in 1889.

24, Lincoln's Inn Fields, London, W.C.,
29 May 1889.

E. J. Bevir, Chairman.
Henry C. Chilton, } Directors.
Richard Mills, }
William King, Actuary.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Hand-in-Hand Fire and Life Insurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Accumulated Funds at the beginning of the Year, viz —						
General Accumulated Fund (Fire and Life)	1,650,784	2	1			
Life Assurance Fund (under the Act of 1870)*	629,947	16	2			
				2,280,731	18	3
Interest and Dividends (Fire and Life)				95,914	14	1
LIFE.						
Premiums (after deduction of Re-assurance Premium)	152,410	12	4			
Consideration for Annuities granted	5,782	18	3			
Fines and Fees	98	2	6			
				158,291	13	1
FIRE.						
Premiums received during the year (after deduction of Re-assurances)				70,283	15	3
Net increase in value of Securities				24,958	10	2
£.				2,630,180	10	10

	Per-centage of Premiums.	£.	s.	d.	£	s.	d.
LIFE.							
Claims under Policies (after deduction of Sums Re-assured)		97,561	8	7			
Surrenders		5,985	14	9			
Annuities		11,188	9	–			
Commission		3,335	14	9			
Expenses of Management		12,880	–	10			
Bonus Returns		73,895	4	3			
					204,846	16	2
FIRE.							
Losses by Fire (after deduction of Re-assurances)	41·00	28,817	15	1			
Expenses of Management	27·10	12,536	–	11			
Commission		6,507	13	9			
Bonus Returns	18·22	12,805	3	5			
					60,666	13	10
Income Tax		–		–	2,401	10	8
Amount of Accumulated Funds at the end of the Year, viz.—							
General Accumulated Fund (Fire and Life)		1,677,061	3	4			
Life Assurance Fund (under the Act of 1870)*		685,204	10	10			
					2.362,265	14	2
		£.			2,630,180	10	10

REVENUE ACCOUNT

Of the Hand-in-Hand Life Assurance Fund, for the Year ending 31st December 1888. (The whole of these figures are included in the General Revenue Account.)

	£.	s.	d.	£.	s.	d.
Amount of Fund at beginning of the Year*				629,947	16	2
Premiums (after deduction of Re-assurance Premiums)	99,950	17	6			
Consideration for Annuities Granted	5,782	18	3			
Fines and Fees	76	19	10			
				105,810	15	7
Interest and Dividends				27,141	16	9
Net Increase in value of Securities				7,319	14	–
£.				770,220	2	6

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums Re-assured)	23,334	–	–			
Surrenders	2,944	4	10			
Annuities	9,503	8	11			
Commission	2,994	13	7			
Expenses of Management	8,446	16	–			
Bonus Returns	37,117	14	4			
				84,340	17	8
Income Tax				674	14	–
Amount of Fund at end of the Year*				685,204	10	10
£.				770,220	2	6

* Under the Life Assurance Companies' Act, 1870, this Fund, arising out of Life Contracts entered into since the passing of that Act, is not liable for Fire Claims.

BALANCE SHEET

Of the Hand-in-Hand Fire and Life Insurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
General Accumulated Fund (Fire and Life)	1,677,061	3	4			
Life Assurance Fund (under the Act of 1870)	685,204	10	10			
				2,362,265	14	2
Claims under Life Policies admitted but not yet paid	17,514	9	1			
Bonuses due but not paid	1,703	19	5			
Annuities due but not applied for	591	4	6			
Income Tax due but not paid	452	1	11			
Sundry Credit Balances	660	3	8			
Outstanding Fire Losses	9,581	9	3			
				30,503	7	10
£.				2,392,769	2	–

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Land within the United Kingdom				395,476	14	10
Mortgages on Houses within the United Kingdom				361,253	8	6
Mortgages on Life and Reversionary Interests				126,288	12	5
Mortgages on County Rates				133,791	3	8
Mortgages on Borough Rates				130,607	–	5
Loans on the Society's Policies, Life				83,859	14	4
Loans on the Society's Policies (Half Credit), Life				12,356	19	7
Investments:—						
British Corporation Stocks				22.575	–	–
Colonial Government Securities				175,887	1	5
Eastern Bengal "A" Annuity				8 248	14	8
Foreign Government Securities				163,672	1	–
Railway Debentures (44,070 *l.*), and Preference Stocks (399,492 *l* 1 *s.* 9 *d.*)				443,562	1	9
Other Debentures (54,700 *l.*), and Preference Stocks (21,447 *l.* 11 *s.*)				76,147	11	–
New River Adventurer's Share				95,598	1	6
Society's Premises	26,468	12	11			
Less Sinking Fund	926	10	6			
				25,542	2	5
Furniture and Fittings				2.217	1	–
Land Tax redeemed				571	8	2
Reversions				29,665	19	10
Life Interest				19,644	6	8
Freehold Ground Rents				31,401	19	0
Leasehold Ground Rents				4,063	5	4
Agents' Balances				3.967	7	7
Outstanding Premiums, Life				4.467	4	7
Outstanding Interest				20.979	14	5
Accrued Interest				10,594	–	–
Cash in hand and on Current Account				10,330	7	2
£.				2,392,769	2	–

W. E. Winter, Chairman.
T. P. Chapman, Director.
Andw. Johnston, Director.
B. Blenkinsop, Secretary, Principal Officer.

We certify the above Accounts to be correct according to the Books of the Society. We have examined the various Securities, and certify the same to be in order. The Investments, the prices of which are quoted in the Stock Exchange Official List, are taken at the Market Prices of 31st December.

Turquand, Youngs, Weise, Bishop & Clarke, Auditors.

NATIONAL ASSURANCE COMPANY OF IRELAND.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the National Assurance Company of Ireland, for Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT (No. I. SERIES).

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	30,568	9	9	Claims under Life Policies (no Re-assurance)	3,000	–	–
Premiums (no Re-assurance) - - -	777	17	10	Amount transferred to Profit and Loss Account (being excess of Fund over Sum assured) -	1,951	11	10
Interest and Dividends - - - - -	1,173	14	–	Amount of Life Assurance Fund at the end of the Year - - - - - - -	27,568	9	9
£.	32,520	1	7	£.	32,520	1	7

LIFE ASSURANCE ACCOUNT (No. II. SERIES).

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - - -	78,094	7	1	Claims under Life Policies (after deduction of Sums re-assured) - - - - -	13,120	2	11
Premiums (after deduction of Re-assurance Premiums) - - - - - -	12,147	16	5	Endowment Policies matured - - -	589	11	3
Interest and Dividends - - - - -	2,998	16	–	Surrenders - - - - - - -	817	5	10
Profit on Sale of Investments - - -	31	–	9	Commission - - - - - - -	600	18	1
				Expenses of Management - - - -	1,214	15	8
				Transferred to Investment Fluctuation Fund -	31	–	9
				Amount of Life Assurance Fund at the end of the Year - - - - - - -	76,898	5	9
£.	93,272	–	3	£.	93,272	–	3

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - - - - -	17,516	17	1	Annuities paid - - - - - -	2,682	7	1
Consideration for Annuities granted - -	2,483	18	5	Commission - - - - - - -	7	16	9
Interest and Dividends - - - - -	672	11	–	Expenses of Management - - - -	557	3	5
				Amount of Annuity Fund at the end of the Year - - - - - - -	17,425	19	3
£.	20,673	6	6	£.	20,673	6	6

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - - -	81,039	13	6	Claims by Fire (after deduction of Re-assurances) - - - - - -	121,933	3	–
Premiums received (after deduction of Re-assurances) - - - - - -	192,634	8	9	Commission - - - - - - -	46,132	9	5
				Expenses of Management - - - -	10,818	4	9
				Profit and Loss, for amount transferred -	13,750	11	7
				Amount of Fire Insurance Fund at the end of the Year - - - - - - -	81,039	13	6
£.	273,674	2	3	£.	273,674	2	3

NATIONAL ASSURANCE COMPANY OF IRELAND—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Balance of Account for Year ended 31st December 1887 - - - - - -	25,289	15	3	Dividend to Shareholders, being final Dividend for Year 1887 -	5,000	–	–			
Interest and Dividends not carried to other Accounts - - - - - - - -	6,774	10	10	Interim Dividend for Year 1888	5,000	–	–	10,000	–	–
Amount transferred from Life Fund No. 1, being excess of Fund over sum assured - -	1,951	11	10	Wear and Tear and Repairs - - - -				182	3	11
Profit on Sale of Investments - - -	88	5	7	Transferred to Investment Fluctuation Fund -				88	5	7
Amount transferred from Fire Account - -	13,750	11	7	Expenses of Management not charged to other Accounts - - - - - - - -				1,500	–	–
Amount due by Great Britain Life Assurance Society after Payment of Expenses - -	260	1	2	Balance at end of the Year - - - -				36,344	6	9
£.	48,114	16	3	£.				48,114	16	3

LIBERAL ANNUITY COMPANY OF DUBLIN TRUST ACCOUNT.

REVENUE ACCOUNT

For the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	52,963	14	–	Annuities and Payments to Families of Deceased Members - - - - - - - -	3,828	18	8
Premiums (Subscriptions and Fines) - -	871	2	–	Expenses of Management - - - - -	100	–	–
Interest and Dividends (less Income Tax) -	2,336	–	1	Fees to Trustees - - - - - - -	42	–	–
Profit on Sale of Investments - - - -	756	16	11	Amount of Fund at the end of the Year - -	52,956	14	4
£.	56,927	13	–	£.	56,927	13	–

DUBLIN WIDOWS' TRUST FUND ACCOUNT.

REVENUE ACCOUNT

For the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year -	23,922	19	3	Annuities - - - - - - - - -	2,313	–	–
Premiums (Subscriptions and Fines) - -	273	5	4	Expenses of Management - - - - -	100	–	–
Interest and Dividends (less Income Tax) -	1,043	14	8	Fees to Trustees - - - - - - -	42	–	–
Profit on Sale of Investments - - - -	293	18	5	Amount of Fund at the end of the Year - -	23,078	17	8
£.	25,533	17	8	£.	25,533	17	8

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY.

REVENUE ACCOUNT

For the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year				93,570	18	10	Claims paid and outstanding - - - -	16,495	3	5
Premiums - - - -	14,255	10	3				Endowments paid and outstanding - -	196	16	7
Less Re-assurance Premiums	122	14	6				Bonuses - - - - - - - -	289	1	2
				14,132	15	9	Annuities in connection with Reversions held by Society - - - - - - - -	258	–	–
Interest, Dividends, and Rents - - -				3,715	19	2	Fee to Policy-holders' Trustee - - -	105	–	–
Assignment Fees - - - - - - -				4	5	–	Special Expenses, being the costs of realising the Society's Assets and of conducting the Society's German business, in terms of the concession granted by the Prussian Government in 1862 - - - - - - -	360	18	2
Profit and Loss (Credit Premiums in respect of lapsed Policies reinstated) - - -				29	3	4	Expenses of Management, being 5 per cent. on 14,255 *l.* 10 *s.* 3 *d.*, the Premiums received - - - - - - - -	712	15	6
							Amount of Funds at the end of the Year (as per Second Schedule) - - - -	93,035	7	3
£.				111,453	2	1	£.	111,453	2	1

NATIONAL ASSURANCE COMPANY OF IRELAND—*continued.*

BALANCE SHEET

Of the National Assurance Company of Ireland, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital							100,000	–	–
Life Assurance Fund, No. 1				27,568	9	9			
Life Assurance Fund, No. 2				76,898	5	9	104,466	15	6
Annuity Fund							17,425	19	3
Fire Insurance Fund							81,039	13	6
Profit and Loss							36,344	6	9
Investment Fluctuation Fund:									
Life Account, No. 2				219	8	9			
General Accounts				612	15	11	832	4	8
							340,108	19	8
Late Royal Exchange Assurance Company of Dublin				1,868	12	6			
Dividends and Bonuses unclaimed				1,813	5	–			
Loan Account				750	–	–			
Outstanding Fire Losses and Expenses				6,034	14	4			
Claims under Life Policies admitted but not paid				400	–	–			
Bills payable				785	6	11	11,651	18	9
Liberal Annuity Company of Dublin Trust Fund				52,956	14	4			
Balance due to National Assurance Company of Ireland				579	2	8	53,535	17	–
Dublin Widows' Trust Fund				23,078	17	8			
Balance due National Assurance Company of Ireland				1,038	9	11	24,117	7	7
Great Britain Trust Fund:									
Amount of Fund, as per First Schedule				93,035	7	3			
Claims unpaid (admitted and unadmitted)*				5,756	14	3			
Due to Policy-holders' Trustee				52	10	–			
Due to National Assurance Company of Ireland:									
Advance to Society	500	–	–						
Interest thereon	9	7	4						
Expenses Account	260	1	2	769	8	6	99,614	–	–
							£. 529,028	3	–

We certify that we have examined the Revenue Accounts and Balance Sheet of the National Assurance Company of Ireland, and, having compared them with the books, and securities, and vouchers, have found them correct.

Thomas W. Kinahan,
John Edwd. Fottrell, } Auditors.

14 March 1889.

R. A. Millner,
G. E. Searight, } Trustees.

J. S. Adamson,
Wm. A. Hayes, } Trustees.

* Claim made but disputed, 4,414 *l.* Marks, 88,280.

Jonathan Hogg,
Graves S. Warren,
Arthur W. Dixon, } Trustees.

Audited and found correct.

18 March 1889. *H. Bishop*, Auditor.

ASSETS.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom							153,089	–	5
Loans on the Company's Life Policies							5,041	–	–
Investments:									
£. 20,627. 4. 3. Government 2¾ per Cent. Consolidated Stock							18,732	18	9
19,450 Bank of Ireland Stock							58,291	13	–
20,580. 19. 9. Canada 4 per Cent. Inscribed Stock							21,420	2	9
1,500 Dublin, Wicklow, and Wexford Railway 5 per Cent. Preference Stock							1,848	15	6
2,600 Pittsburg, Fort Wayne, and Chicago Railway, 7 per Cent. Guaranteed Shares							4,051	2	–
6,000 Great Northern Railway (Ireland) 4¼ per Cent. Debenture Stock							6,000	–	–
2,000 Great Northern Railway (Ireland) 3½ per Cent. Preference Stock							1,568	19	3
1,500 London and North Western Railway 4 per Cent. Preference Stock							1,511	5	–
4,568 India 3 per Cent. Stock							3,989	10	7
Glasgow Salvage Corps Building Shares							350	–	–
Company's Premises, Head Office and Branches (Freehold), and Furniture							25,871	7	9
Landed and House Property (freehold and leasehold)							6,380	7	8
Advance on Government Stock							3,000	–	–
Advance on Pensions and Annuities							3,572	–	–
Advance on Personal Security							662	18	6
Agents' Balances on Life Account							1,813	5	4
Agents' and Re-assurance Balances on Fire Account							24,623	2	1
Outstanding Life Premiums (secured on Policies)							796	8	9
Outstanding Interest (secured)							2,947	5	7
Other Amounts due to the Company (secured)							394	14	–
National Assurance Shares, held by the Company							100	–	–
Cash in hand							33	1	2
Balance at Bankers							3,294	6	7
Dublin Widows' Trust Fund							1,038	9	11
Great Britain Trust Fund							760	1	2
Liberal Annuity Company of Dublin							579	2	8
Liberal Annuity Company of Dublin Trust Fund:									
Interest outstanding				50	8	4			
Investments:									
£. 10,000 Midland Great Western Railway 4½ per Cent. Debenture Stock				10,125	14	4			
900 Great Southern and Western Railway 4 per Cent. Debenture Stock				899	12	1			
9,700 Great Southern and Western Railway 4 per Cent. Preference Stock				10,173	–	9			
5,000 Dublin, Wicklow, and Wexford Railway 4½ per Cent. Debenture Stock				5,006	9	8			
9,000 Belfast and Northern Counties Railway 4½ per Cent. Preference Stock				9,276	–	–			
5,000 Dublin Port and Docks 4 per Cent. Mortgage Bonds				5,000	–	–			
3,447. 0. 11. India 3 per Cent Stock				3,000	–	–			
9,500 Dublin Corporation Waterworks 4½ per Cent. Mortgage Bonds				9,500	–	–			
500 Great Northern and Western Railway (of Ireland) 4½ per Cent. Debentures				504	11	10	53,535	17	–
Dublin Widows' Trust Fund:									
Disparity Notes				27	19	9			
Investments:									
£. 600 Bank of Ireland Stock				1,830	–	–			
10,000 Great Northern and Western Railway (of Ireland) 4½ per Cent. Debenture Stock				9,800	–	–			
3,500 Waterford and Limerick Railway 4½ per Cent. Debenture Stock				3,552	10	–			
4,000 Belfast and Northern Counties Railway 4 per Cent. Debenture Stock				3,830	–	–			
1,000 India 3½ per Cent. Stock				1,014	15	4			
2,000 Canadian Pacific Railway 5 per Cent. Registered Bonds				2,138	2	6			
1,200 Cleveland and Pittsburg Railway 7 per Cent. Guaranteed Shares				1,924	–	–	24,117	7	7
Great Britain Trust Fund:									
Mortgages on Property within the United Kingdom	4,190	–	–						
Loans on Society's Policies	20,912	12	11	25,102	12	11			
Investments:									
£. 6,000 Prussian 4 per Cent. Consols and German Government Bonds				6,315	11	5			
1,000 Bank of England Stock				2,986	5	–			
5,000 Grand Trunk Railway of Canada 5 per Cent. Debentures				5,685	11	9			
4,800 Baltimore and Ohio Railway 4½ per Cent. Bonds				4,969	5	–			
4,200 Atlantic and St. Lawrence Railway 6 per Cent. Bonds				5,651	3	9			
2,500 Dublin Corporation Waterworks 4½ per Cent. Bonds				2,562	10	–			
8,000 Great Northern Railway of Ireland 3½ per Cent. Preference Stock, Dungannon				7,390	–	–			
1,000 Dublin Port and Docks 4 per Cent. Bonds				1,012	19	3			
5,000 Belfast and County Down Railway 4½ per Cent. (A) Preference Stock				5,590	–	–			
7,000 South Australian Government 4 per Cent. Inscribed Stock				7,193	6	1			
2,000 Queensland 4 per Cent. Inscribed Stock				2,052	10	–			
2,000 Canadian Pacific Railway 5 per Cent. Bonds				2,122	10	–			
1,979. 3. 4. Pittsburg, Fort Wayne, and Chicago Guaranteed 7 per Cent. Shares				2,971	3	2			
Reversions				5,192	5	9			
House Property (Freehold and Leasehold)				7,565	6	2			
Loans on Personal Security				70	–	–			
Half Premiums on Loan				1,041	19	2			
Outstanding Premiums (secured)				940	9	9			
Outstanding Interest (secured)				1,072	–	10			
Agent's Balance (Berlin Agency)				357	15	11			
Cash Balances:									
In Court				500	–	–			
At Society's Bankers				1,268	14	1	99,614	–	–
							£. 529,028	3	–

William Robertson, Chairman.
William Gibton,
Hugh O'Connor, } Directors.
Harold Engelbach, Actuary and Secretary, Principal Officer.

METROPOLITAN LIFE ASSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Metropolitan Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	1,852,765	9	6	Claims by Death - - - - - -				123,499	–	–
Premiums - - - - - - - -	159,916	9	11	Surrenders - - - - - - -				14,523	6	7
Interests and Dividends - - - -	76,902	18	8	Expenses of Management -	9,317	17	6			
Fines for Revival of Policies - - - -	26	15	–	Pensions - - - - -	130	–	–	9,447	17	6
Profit on Sale of Securities - - - -	6,636	2	5	Allowance in reduction of Premiums - -				75,100	19	4
				Property and Income Tax - - - -				2,268	10	11
				Amount of Funds at the end of the Year, as per Second Schedule - - - - -				1,871,408	1	2
£.	2,096,247	15	6	£.				2,096,247	15	6

General Note.—This Society, being a mutual association, has no proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

BALANCE SHEET

Of the Metropolitan Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Assurance Fund - -	1,864,771	18	9				Mortgages on Property within the United Kingdom - - - - - - - -				171,115	19	3
Investments Reserve Fund -	6,636	2	5				Mortgages on Life Interests and Reversions -				60,900	–	–
Total Funds, as per First Schedule - -				1,871,408	1	2	Mortgages on Poor Rates - - - -				728,555	19	7
Claims admitted but not paid - - -				17,250	–	–	Mortgages on General District Rates - -				198,611	18	–
Premiums paid in advance - - - -				729	16	8	Loans on the Society's Policies (within their Surrender Value) - - - - - -				137,127	–	–
							Indian Government Securities - - -				52,161	7	4
							Colonial and Provincial Government Securities				81,036	2	11
							Indian Government Guaranteed Railway Securities - - - - - - - -				41,505	9	11
							British Railway Debentures - - - -				30,000	–	–
							Colonial and American Railway Bonds and Debenture Stocks - - - - -				99,718	10	–
							Colonial, Municipal, and other Debentures -				109,460	14	3
							Freehold Land - - - - - - -				22,183	5	6
							House Property in Princes-street, London -				6,437	13	7
							Rent-charges - - - - - - -				108,380	11	5
							Outstanding Premiums - - - - -				522	12	10
							Outstanding Interest, due and payable - - - -	3,202	13	–			
							Outstanding Interest, accrued but not yet payable - -	26,001	13	4	29,204	6	4
							Cash in hand and on Current Account - -				12,466	6	11
£.				1,889,387	17	10	£.				1,889,387	17	10

Thos. Charrington, Chairman in rotation.
Henry W. Dauglish, Director.
W. S. Deacon, Director.
Arthur Pearson, Actuary, Principal Officer.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Metropolitan Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation is made is the 31st December 1888.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the Society's regulations, 53 to 55, which direct (*inter alia*) that—

> A valuation account of the affairs of the Society shall be made out and stated for every year up to the night of the 31st of December, in such manner as shall appear to the Directors best adapted for ascertaining the amount of abatement of premiums that may be made with safety to the Society during the year commencing on the ensuing 5th of April.
>
> Such amount of abatement of premiums shall be apportioned amongst the members who shall have paid the premium for five years, and other persons entitled by the terms of their policies to participate who shall also have paid the premium for five years, and the apportioned amounts shall be allowed to them respectively by way of diminution of premiums for the year on their respective policies, having regard to the series to which they respectively belong, and they shall have no claim to participate in any other form.
>
> The rule and scale of division as between each series of policy-holders entitled as aforesaid shall be according to the resolutions authorising the series, and the rule and scale of division as between the policy-holders of each series shall be the amount of premium for one year on the policy for the whole life at the time of admission.

The table of mortality used in the valuation and the rate of interest assumed in the calculations have been determined by the regulations of the Court of Directors.

III.

The table of mortality used in the valuation is the Institute of Actuaries' (H^M) Life Table.

IV.

The rate of interest assumed in the calculations is 3½ per cent.

V.

The proportion of the annual premium income reserved as a provision for future profits, *i.e.*, abatement of premiums, is in the case of participating policies 82,461 *l.*, or 53·8 per cent.; and in the case of non-participating policies, the difference between the office and the net risk premiums; together equal in present value to a sum of 994,288 *l.* No reserve is made for future expenses, the excess of interest on the assets of the Society, over that assumed in the valuation, and the profits on non-participating assurances and from other sources, being considered sufficient provision for such purpose.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Metropolitan Life Assurance Society, for the Three Years ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Period	1,795,274	6	3	Claims by Death	345,896	–	–			
Premiums	477,809	17	10	Claims by Endowment Assurances matured	200	–	–	346,096	–	–
Interest and Dividends	229,569	3	6							
Fines for Revival of Policies	107	4	–	Surrenders				34,070	19	5
Increase in Value and Profit on Sale of Securities	7,669	8	6	Expenses of Management	27,462	–	8			
				Pensions	390	–	–	27,852	–	8
				Allowance in reduction of Premiums				223,546	11	2
				Property and Income Tax				7,456	7	8
				Amount of Funds at the end of the Period, as per First Schedule				1,871,408	1	2
£.	2,510,430	–	1	£.				2,510,430	–	1

General Note.—This Society, being a mutual association, has no proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Metropolitan Life Assurance Society, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.								VALUATION. Value by the Institute of Actuaries' (Hm) Life Table; Interest, 3½ per Cent.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.			Net Yearly Premiums.*			Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.												
I.—With Participation in Profits.		£.	£.	s.	d.	£.	s.	d.	£.	£.	£.	£.
For Whole Term of Life -	6,455	5,154,900	153,233	5	2	70,772	–	–	2,785,420	1,940,918	950,255	1,835,165
Extra Premiums payable† -	–	- -	392	5	–	—			—	—	—	—
Total Assurances with Profits -	6,455	5,154,900	153,625	10	2	70,772	–	–	2,785,420	1,940,918	950,255	1,835,165
II.—Without Participation in Profits.												
For Whole Term of Life -	31	26,052	596	12	10	491	18	7	14,908	7,119	5,692	9,216
Limited Payments - -	3	700	45	5	8	38	10	2	341	238	208	133
Endowment Assurances -	53	22,250	1,162	18	8	1,032	9	8	16,015	10,370	9,140	6,875
Term - - - - - -	4	11,300	146	5	10	101	8	10	407	470	332	75
Joint Life - - - - -	3	3,500	162	19	7	136	17	7	3,123	865	727	2,396
Last Survivor - - -	7	8,300	156	19	6	122	9	–	4,212	2,316	1,804	2,408
Contingent - - - - -	7	4,600	84	–	10	66	9	–	692	663	513	179
Total Assurances without Profits -	108	76,702	2,355	2	11	1,990	2	10	39,698	22,041	18,416	21,282
Total Assurances - -	6,563	5,231,602	155,980	13	1	72,762	2	10	2,825,118	1,962,959	968,671	1,856,447

* *Note.*—Net yearly premiums, with profits, estimated as equal to office yearly premiums, less 53·8 per cent.

† *Note.*—The above extra premiums payable are for military and naval service beyond the limits of the United Kingdom mercantile marine service, and residence in certain foreign countries.

VALUATION BALANCE SHEET of the Metropolitan Life Assurance Society, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5) - - - - - - -	1,856,447	–	–	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - - -	1,864,771	18	9
Surplus (*see* Note below) - - - - -	8,324	18	9				
£.	1,864,771	18	9	£.	1,864,771	18	9

Note.—The above surplus of 8,325 *l.* does not set out the total surplus fund of the Society at this date. In estimating the "net liability" under the policies (*see* statement on above), credit is taken only for the value of the net premiums (968,671 *l.*) required, with the funds in hand, to meet the risk under the assurance contracts, and the difference between that sum and the value of the gross premium (1,962,959 *l.*), namely, 994,288 *l.*, must be taken with the above balance, together 1,002,613 *l.*, as representing the total present and future surplus on the existing policies. Of this amount the sum only of 75,340 *l.* is to be applied to the abatement of participating premiums, payable in the year 1889–90, as stated in Fifth Schedule, Question No. 9.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Policies effected with participation in profits are entitled to share in the surplus funds or profits after payment of the premium for five years. The profits are apportioned exclusively to the reduction of premiums, no reversionary bonuses being added to the sums assured.

IX.

The results of the valuation do not show the total amount of profit made by the Society, the object of the valuation not being to distribute accumulated surplus, but to ascertain what proportion of the premiums payable by the assured it is possible to forego the receipt of during the ensuing year. In this way :—

(1) and (2.) The Society has allowed during the three years ending 31st December 1888 an abatement of premium to the amount of 223,546 *l.* 11 *s.* 2 *d.* For the year 1889–90, 5,532 policies for the sum of 4,504,745 *l.*, the ordinary annual premiums on which amount to 132,173 *l.* 14 *s.* 8 *d.*, will be entitled to an abatement of premium to the amount of 75,340 *l.*

(3.) The premiums payable during the year commencing 5th April 1889, on participating policies of five years' standing and upwards effected at any age, will be reduced at the rates following, viz. :—

70 per cent., policies having been in force 22 to 54 years.
55 per cent., policies in force 10 to 22 years.
40 per cent., policies in force 5 to 10 years.

Thos. Charrington, Chairman in rotation.
Henry W. Dauglish, Director.
W. S. Deacon, Director.
Arthur Pearson, Actuary, Principal Officer.

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE BUSINESS of the Metropolitan Life Assurance Society, on the 31st December 1888.

I.

The published Tables of Premiums for Assurances for the Whole Term of Life, which are in use at the Date above mentioned.

Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.	Age next Birthday.	Annual Premium, with Profits.	Annual Premium, without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
18	1 17 11	—	34	2 15 8	2 5 8	50	4 12 –	3 19 9
19	1 18 8	—	35	2 17 5	2 7 –	51	4 16 1	4 3 1
20	1 19 6	1 13 1	36	2 19 1	2 8 4	52	5 – 5	4 6 9
21	2 – 5	1 13 8	37	3 – 9	2 9 9	53	5 4 10	4 10 8
22	2 1 3	1 14 4	38	3 2 7	2 11 3	54	5 9 5	4 14 9
23	2 2 1	1 15 –	39	3 4 5	2 12 10	55	5 14 –	4 19 2
24	2 3 –	1 15 9	40	3 6 4	2 14 6	56	5 19 6	5 3 10
25	2 4 –	1 16 6	41	3 8 5	2 16 5	57	6 5 1	5 8 10
26	2 5 1	1 17 4	42	3 10 9	2 18 5	58	6 10 10	5 14 1
27	2 6 1	1 18 3	43	3 13 4	3 – 8	59	6 16 9	5 19 9
28	2 7 3	1 19 2	44	3 16 2	3 2 11	60	7 2 10	6 5 9
29	2 8 5	2 – 2	45	3 18 11	3 5 4	61	7 10 5	6 12 2
30	2 9 9	2 1 2	46	4 1 3	3 7 11	62	7 18 2	6 19 –
31	2 11 1	2 2 2	47	4 3 10	3 10 8	63	8 6 1	7 6 3
32	2 12 7	2 3 3	48	4 6 5	3 13 6	64	8 14 3	7 13 11
33	2 14 1	2 4 5	49	4 9 2	3 16 7	65	9 2 7	8 2 1

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses (the abatement of premium by application of profits takes effect in this Society for the term of one year only).

AGES.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Annual Premium.		Amount Assured.	Annual Premium.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
18 - - -	500	9 13 4	—	—	—	—
19 - - -	5,200	99 – 9	25 – –	—	—	—
20 - - -	7,700	147 2 5	—	--	—	—
21 - - -	6,800	135 2 3	—	—	—	—
22 - - -	7,300	143 9 10	—	—	—	—
23 - - -	8,200	168 15 5	—	—	—	—
24 - - -	8,700	180 16 9	- - -	5,500	92 7 1	—
25 - - -	17,350	360 2 8	13 – –	—	—	--
26 - - -	28,000	604 2 4	5 – –	—	—	—
27 - - -	51,950	1,129 4 10	15 – –	—	—	—
28 - - -	61,750	1,329 2 6	19 15 –	—	—	—
29 - - -	38,100	850 12 1	—	—	—	—
30 - - -	46,750	1,046 8 –	75 – –	—	—	—
31 - - -	67,900	1,538 4 5	18 – –	—	—	—
32 - - -	58,950	1,346 14 9	22 10 –	—	—	—
33 - - -	65,150	1,504 – 9	60 – –	—	—	—
34 - - -	112,000	2,749 10 9	12 10 –	450	—	—
35 - - -	89,300	2,147 3 2	19 – –	—	—	—
36 - - -	93,725	2,293 19 7	22 10 –	—	—	—
37 - - -	92,975	2,328 15 11	—	—	—	—
38 - - -	123,150	3,105 7 –	36 – –	—	—	—
39 - - -	104,825	2,653 8 5	—	—	—	—
40 - - -	82,713	2,158 10 10	—	—	—	—
41 - - -	131,075	3,428 13 6	12 – –	—	—	—
42 - - -	135,750	3,513 – 5	5 – –	—	—	—
43 - - -	126,150	3,413 15 4	- - -	669	—	—
44 - - -	174,700	4,814 7 11	—	—	—	—
45 - - -	167,000	4,657 11 4	—	—	—	—
46 - - -	191,600	5,492 5 3	10 – –	—	—	—
47 - - -	134,455	3,981 8 1	5 – –	100	1 10 8	—
48 - - -	126,750	3,884 15 5	- - -	500	7 13 9	—
49 - - -	153,700	4,589 1 11	- - -	100	—	—
50 - - -	152,800	4,602 15 10	—	—	—	—
51 - - -	164,050	4,897 – 9	12 – –	300	5 7 1	—
52 - - -	146,300	4,399 10 11	5 – –	—	—	—
53 - - -	152,050	4,799 9 5	—	—	—	—
54 - - -	120,350	3,694 – 5	- - -	1,000	20 11 8	—
55 - - -	112,769	3,508 19 –	- - -	4,000	157 6 8	—
56 - - -	107,425	3,409 17 1	—	—	—	—
57 - - -	98,081	3,062 18 3	- - -	200	3 1 4	—
58 - - -	98,350	3,202 15 11	- - -	100	1 10 8	—
59 - - -	98,549	2,940 9 2	- - -	200	3 1 4	—
60 - - -	92,181	3,026 5 2	- - -	650	32 2 2	—
61 - - -	92,800	3,263 7 7	—	—	—	—
62 - - -	66,020	2,169 4 8	- - -	7,000	182 2 6	—
63 - - -	124,049	4,284 11 10	—	—	—	—
64 - - -	123,096	4,734 12 5	- - -	100	—	—
65 - - -	65,897	2,326 2 6	- - -	800	17 10 10	—

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

II. and III—*continued.*

AGES.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Annual Premium.		Amount Assured.	Annual Premium.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d
66 - - -	87,000	2,946 5 11	- - -	1,100	33 19 3	—
67 - - -	47,948	1,522 15 1	—	—	—	—
68 - - -	72,745	2,403 19 7	—	—	—	—
69 - - -	60,449	2,021 2 –	—	—	—	—
70 - - -	44,897	1,371 2 8	—	—	—	—
71 - - -	55,800	1,853 19 1	- - -	160	—	—
72 - - -	66,346	2,443 11 2	- - -	1,000	18 15 –	—
73 - - -	59,198	2,078 2 3	—	—	—	—
74 - - -	44,147	1,482 10 3	- - -	100	2 5 3	—
75 - - -	61,500	2,455 18 10	- - -	150	3 3 2	—
76 - - -	16,799	553 9 9	—	—	—	—
77 - - -	32,798	1,192 17 1	- - -	499	14 4 5	—
78 - - -	29,796	1,191 15 11	—	—	—	—
79 - - -	20,747	878 10 11	—	—	—	—
80 - - -	23,000	817 3 4	—	—	—	—
81 - - -	24,900	1,061 19 6	—	—	—	—
82 - - -	20,700	731 16 2	- - -	320	—	—
83 - - -	12,700	538 10 7	- - -	1,054	—	—
84 - - -	8,500	322 17 11	—	—	—	—
85 - - -	6,799	270 – 3	—	—	—	—
86 - - -	4,098	171 10 2	—	—	—	—
87 - - -	7,550	234 12 7	—	—	—	—
88 - - -	—	—	—	—	—	—
89 - - -	4,000	217 1 8	—	—	—	—
90 - - -	4,100	161 – –	—	—	—	—
91 - - -	1,000	41 18 4	—	—	—	—
92 - - -	—	—	—	—	—	—
93 - - -	—	—	—	—	—	—
94 - - -	1,348	85 3 7	—	—	—	—
95 - - -	500	18 6 8	—	—	—	—
96 - - -	500	32 17 6	—	—	—	—
97 - - -	100	5 17 7	—	—	—	—
TOTALS - £.	5,154,900	153,233 5 2	392 5 –	26,052	596 12 10	—

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

DESCRIPTION OF ASSURANCES.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.
With Profits* - - - - - - -	- nil -	- nil -	- nil -	- nil.
Without Profits:	£.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - - - - -	700	45 5 8	- -	111 6 7
Endowment Assurances - - - - -	22,250	1,162 18 8	- -	7,090 17 7
Term - - - - - - - -	11,300	146 5 10	- -	477 15 –
Joint Life - - - - - - -	3,500	162 19 7	- -	4,634 7 6
Last Survivor - - - - - - -	8,300	156 19 6	- -	2,821 1 8
Contingent - - - - - - -	4,600	84 – 10	- -	516 17 6
TOTAL - - - £.	50,650	1,758 10 1	- nil -	15,652 5 10

* *Note.*—By the constitution of the Society assurances with profits are confined exclusively to those for the whole term of life. *See* Fifth Schedule.

The Society has no re-assurances with other offices.

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.*

VII. and VIII.

The Society has never granted annuities on lives.

IX.

The average rate of interest at which the Assurance Fund was invested,—

	£.	s.	d.	
On the 31st December 1886, was - - - -	4	2	11	per cent.
On the 31st December 1887, was - - - -	4	4	4	„
On the 31st December 1888, was - - - -	4	2	7	„

X.

Surrender Values allowed for the Year 1889–90, of Policies for 1,000 *l.* effected for the Whole Term of Life, with Participation in Profits.

Age at Entry.	DURATION OF THE POLICY.						
	5 Premiums Paid.	10 Premiums Paid.	15 Premiums Paid.	20 Premiums Paid.	25 Premiums Paid.	30 Premiums Paid.	35 Premiums Paid.
	£.	£.	£.	£.	£.	£.	£.
20 - - -	33	62	136	189	281	347	419
30 - - -	44	83	191	265	376	458	540
40 - - -	58	131	267	363	489	580	664
50 - - -	81	195	358	472	605	688	752
60 - - -	125	268	456	571	685	—	—

Policies effected for the whole term of life, without participation in profits, upon which two or more years' premiums have been paid, are, at this date, purchased at a minimum value of 30 per cent. of the ordinary annual premiums paid, the actual value allowed ranging between 30 and 80 per cent. thereof, according to the age of the life assured and the length of time the assurance has been in force.

Surrender Values allowed for the Year 1889-90, of Endowment Assurances for 1,000 *l.*, payable at Death, or on attaining the Age of 60 Years, without Participation in Profits.

Age at Entry.	DURATION OF THE POLICY.			
	5 Premiums Paid.	10 Premiums Paid.	15 Premiums Paid.	20 Premiums Paid.
	£.	£.	£.	£.
20 - - -	31	62	143	250
30 - - -	43	150	297	478
40 - - -	124	349	630	—

(*Note.*)

No policies have been issued by the Society at other than European rates, the extra premiums referred to on pages 84, 86, and 87, ceasing with the discontinuance of the extra risk. Policies on unhealthy lives accepted at premiums for an increased age are treated in all cases for valuation, and, after payment of the sixth year's premium, for surrender, as if the increased age were the real age of the life assured.

Thos. Charrington, Chairman in rotation.
Henry W. Dauglish, Director.
W. S. Deacon, Director.
Arthur Pearson, Actuary, Principal Officer.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the United Kingdom Temperance and General Provident Institution, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year - - - - - - - -	4,180,867	6	2
Premiums (after deduction of Re-assurance Premiums) - - - - - - -	332,576	10	11
Consideration for Annuities granted - - -	8,924	4	3
Interest and Dividends - - - - - -	169,810	10	–
Fines for Renewal of Policies - - -	78	6	3
Fees - - - - - - - - -	245	4	4
£.	4,692,502	1	11

	£.	s.	d.	£.	s.	d.
Claims under Policies:						
Deaths - - - -	168,838	9	9			
Endowments - - -	20,281	8	3	189,119	18	–
Surrenders - - - - - - -				30,084	–	11
Annuities - - - - - - -				4,982	17	4
Commission - - - - - - - -				22,632	16	7
Expenses of Management - - - -				18,955	6	10
Cash Bonuses - - - - - - -				1,188	19	3
Bonus Abatement of Premiums - - -				13,050	16	7
Interest on Deposits - - - - -				579	12	4
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				4,411,907	14	1
£.				4,692,502	1	11

BALANCE SHEET

Of the United Kingdom Temperance and General Provident Institution, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance Fund - - -	4,411,907	14	1			
Total Funds, as per First Schedule - -				4,411,907	14	1
Claims admitted, but not paid - - -				28,797	17	–
Commission due to Agents - - - -				7,256	3	3
Due to Depositors - - - - -				14,749	13	2
£.				4,462,711	7	6

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				1,098,758	12	9
Loans on the Members' Policies - - -				332,028	15	–
Investments:						
Indian Government Securities - - -				149,744	4	3
Railway and other Debentures, and Debenture Stocks - - - - - -				259,935	6	6
Railway Shares (Preference and Preferred)				58,500	15	3
House Property - - - - - -				413,398	–	6
Advances to Local Boards and Corporations -				836,557	2	1
Ground Rents - - - - - -				939,904	2	9
Indian Railway Stocks - - - - -				61,078	11	7
New River Company's Securities - - -				161,416	5	1
Agents' Balances - - - - - -				976	12	6
Outstanding Interest - - - - -				49,698	18	5
Cash:						
On Deposit - - - -	45,000	–	–			
In hand and on Current Account - - - -	12,120	15	2	57,120	15	2
Arrears on Credit Policies - - - -				41,347	4	5
Furniture and Fixtures - - - - -				1,895	17	11
Bills Receivable, not yet due - - - -				338	11	7
Postage Stamps - - - - - -				8	6	9
Policy Stamps - - - - - -				3	5	–
£.				4,462,711	7	6

Robert Warner, Chairman.
J. Broomhall, } Directors.
Benj. Whitworth, } Directors.
Thomas Cash, Secretary.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Life Branch of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				1,070,064	14	6
New Premiums	16,615	12	4			
Renewal	132,973	10	6			
	149,589	2	10			
Deduct Re-assurances	17,277	3	10			
				132,311	19	–
Premium for Endowment certain				37	17	8
Consideration for Annuities	3,236	3	8			
Deduct Re-assurances	582	–	–			
				2,654	3	8
Interest and Dividends				46,282	3	8
Fines				270	17	2
£.				1,251,621	15	8

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums re-assured)				66,524	14	7
Endowment Assurances matured				1,000	–	–
Surrenders				7,908	–	8
Annuities				2,108	3	10
Reduction of Premiums by Bonus				311	6	5
Cash Bonuses to Policy-holders				29,647	10	3
Shareholders' proportion of Quinquennial Profits				30,057	–	–
Commission				5,832	15	–
Expenses of Management	11,072	7	2			
Expenses of Valuation	1,665	15	10			
				12,738	3	–
Exchange	151	18	4			
Bad Debts	28	15	4			
				180	13	8
Amount of Life Assurance Fund at the end of the Year				1,095,313	8	3
£.				1,251,621	15	8

BALANCE SHEET

Of the Life Branch, on the 31st December 1888.

	£.	s.	d.
Assurance Fund	1,095,313	8	3
Life Investment Reserve Fund	8,856	10	9
Claims outstanding	18,053	12	1
Re-assurance Premiums due, but not paid	4,370	18	8
Commission " "	2,019	4	5
Annuities " "	150	14	8
Surrenders " "	39	9	1
Suspense Account	303	5	11
Instalment of Loan and Interest paid before due	6,250	–	–
Temporary Loan from General Funds	9,886	1	–
£.	1,145,243	4	10

21,120 *l.*, included as Colonial Government Securities, has been specifically deposited in Canada under local laws, as a security to holders of Policies issued in that Colony.

	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				414,088	1	8
Mortgages on Property out of the United Kingdom				182,286	13	1
Mortgages on Rates raised under Acts of Parliament				103,861	8	9
Loans upon Life Interests and Reversions				139,032	16	10
Loans on the Company's Policies				36,880	9	3
Investments:						
Indian and Colonial Government Securities				105,662	3	8
Railway and other Debentures and Debenture Stocks				35,477	4	2
Railway and other Preference Stocks and Shares				30,991	7	10
Parliamentary Debenture Bonds				25,075	1	2
Freehold Ground Rents				14,689	1	7
Life Policy purchased				1,232	13	6
Reversion purchased				469	3	6
Branch and Agency Balances				20,512	2	5
Outstanding Premiums				10,006	18	2
" Interest				2,593	7	2
Cash:						
On Deposit	405	9	7			
With Bankers and in hand	15,729	2	6			
				16,134	12	1
Bills receivable				6,250	–	–
£.				1,145,243	4	10

FIRE ACCOUNT,

For the Year ending 31st December 1888.

	£.	s.	d.
Amount of Fire Fund at the beginning of the Year	647,586	3	10
Premiums, after deduction of Re-insurances	788,597	15	1
Interest	22,361	4	5
£.	1,458,545	3	4

	£.	s.	d.	£.	s.	d.
Losses paid and outstanding, after deduction of Re-insurances				450,463	9	1
Commission and Brokerage				121,278	14	7
Expenses of Management	116,461	2	–			
Contributions to Fire Brigades	3,611	19	5			
State Charges—Foreign	13,014	17	9			
				133,087	19	2
Bad Debts				36	4	10
Amount to Profit and Loss				45,000	–	–
Amount of Fire Fund at the end of the Year				708,678	15	8
£				1,458,545	3	4

E. Roger Owen, Manager, Fire Department.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*

MARINE ACCOUNT,
For the Year ending 31st December 1888.

	£.	s.	d.
Amount of Marine Fund at the beginning of the Year	252,414	1	8
Premiums, after deduction of Re-insurances, Discounts, and Returns	196,863	16	11
Interest	8,609	11	8
£.	457,887	10	3

	£.	s.	d.	£.	s.	d.
Losses paid and outstanding, after deduction of Re-insurances				136,395	8	6
Expenses of Management	20,861	4	4			
Subscriptions to Lloyd's and Register Books	681	10	4			
Underwriters and Managers' Commissions	3,624	18	6			
Bonus to late Assistant Underwriter	1,500	–	–			
				26,667	13	2
Amount to Profit and Loss				30,000	–	–
Amount of Marine Fund at the end of the Year				264,824	8	7
£.				457,887	10	3

J. Carr Saunders, Underwriter.

PROFIT AND LOSS ACCOUNT,
For the Year ending 31st December 1888.

	£.	s.	d.
Balance of last Year's Account	41,682	16	6
Interest and Dividends not carried to Departmental Accounts	19,347	5	6
Amount transferred from Fire Department	45,000	–	–
Amount transferred from Marine Department	30,000	–	–
Shareholders' proportion of Life Profits	30,057	–	–
Transfer Fees	49	10	–
£.	166,136	12	–

	£.	s.	d.	£.	s.	d.
Dividend paid 13th March				37,500	–	–
Interim Dividend paid 13th September				18,750	–	–
Expenses not carried to Departmental Accounts	18,166	15	11			
Remuneration to Directors and Auditors	8,315	–	–			
Income Tax on Profits	1,213	5	6			
Amount transferred to Investment Reserve Fund				600	–	–
Bad Debts				40	16	5
Freehold and Leasehold Premises—Amount written off	5,000	–	–			
Furniture and Fittings at Head Office and Branches—expenditure during the year	1,343	6	5			
Alterations and Repairs at Head Office and Branches—expenditure during the year	2,281	7	2			
				36,319	15	–
Balance carried to next Year's Account				72,926	–	7
£.				166,136	12	–

BALANCE SHEET
Of the Commercial Union Assurance Company (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d
Shareholders' Capital				250,000	–	–
General Reserve Fund				200,000	–	–
Investment Reserve Fund				7,300	17	3
Fire Fund				708,678	15	8
Life Account, as per separate Balance Sheet				1,145,243	4	10
Marine Fund				264,824	8	7
Profit and Loss Account				72,926	–	7
Bills payable				156	2	–
Unclaimed Dividends				144	5	–
Fire Deposits				72	12	6
Survey Fees				52	16	–
				2,649,399	2	5
Outstanding Fire Losses	87,930	–	–			
Amounts due to other Companies	16,941	13	5			
Outstanding Marine Losses	4,525	–	–			
				109,396	13	5
£.				2,758,795	15	10

329,136 *l.* 19 *s.* 9 *d.*, included as Colonial and Foreign Government Securities and Railway Bonds, has been specifically deposited under local laws or by contract, in Canada and in foreign countries, as a security to holders of Policies issued in such countries respectively.

ASSETS.	£.	s.	d.	£.	s.	d.
Life Investments and Outstanding Accounts, as per separate Balance Sheet				1,145,243	4	10
Mortgages on Property within the United Kingdom				27,402	3	6
Mortgages on Rates raised under Acts of Parliament				22,954	6	5
Loans upon Life Interests and Reversions				8,600	–	–
Loans upon Personal Security				21,661	13	4
Investments:						
British Government Securities				146,275	16	11
Colonial ditto				71,248	10	–
Foreign ditto				227,063	3	2
Railway and other Debentures and Debenture Stock				254,260	18	9
Parliamentary Debenture Bonds				25,075	1	2
Railway and other Stocks and Shares (Preference and Ordinary)				31,009	18	3
Freehold and Leasehold Premises				279,840	3	5
Branch and Agency Balances				180,239	10	4
Sundry Offices for Re-insurances and Losses				25,650	–	11
Outstanding Marine Premiums				21,217	10	8
,, Fire ,,				4,856	–	8
,, Interest				1,847	1	3
Cash:						
On Deposit	139,482	14	7			
With Bankers and in hand	108,103	2	3			
				247,585	16	10
Bills receivable				6,377	8	6
Stamps in hand				374	–	5
Suspense Account				127	5	6
Temporary Loan to Life Department				9,886	1	–
£.				2,758,795	15	10

Frederick W. Harris, Chairman.
W. R. Arbuthnot, } Directors.
P. Sechiari, }
T. E. Young, Actuary.
H. Mann, Secretary.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London and Manchester Industrial Assurance Company (Limited), for the Year ending 24th March 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	26,902	10	5	Claims under Policies				16,391	15	1
				Surrenders				307	18	11
				Annuities				27	10	4
Premiums	45,025	16	7½	Commission				9,694	15	7¾
Interest and Dividends	681	18	2	Expenses of Management:	£.	s.	d.			
Premium Receipt Books and Duplicate Policies	124	12	8½	Salaries, Chief Office	2,380	10	2½			
				Postage and Parcels	548	14	–¾			
				Printing, Stationery, and Advertisements	559	13	8			
				Rent, Furniture, &c.	292	3	11			
				Policy, Receipt, and Bond Stamps	557	18	3			
				Legal Expenses and Registration of Annual Statement	68	15	4			
				Directors' Fees	262	10	–			
				Travelling Expenses	314	18	5			
				Examination Fees	29	2	–			
				Bankers' and Brokers' Charges	14	10	6			
				Special New Business Charges	8,213	16	6½			
								13,242	12	10¾
				Dividends to Shareholders and Income Tax				317	9	11
				Bad and Doubtful Debts written off				158	17	2½
				Amount of Funds at the end of the Year, as per Fourth Schedule				32,593	17	11
£.	72,734	17	11	£.				72,734	17	11

II.—SICKNESS AND MEDICAL AID ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	561	14	2	Claims under Policies	13,162	4	5½
Premiums	20,995	13	–	Commission	3,583	5	1
Interest	16	10	–	Expenses of Management, including 2,813 *l.* 8 *s.* 11 *d.*, Special New Business Charges	4,068	–	4½
				Amount of Funds at the end of the Year, as per Fourth Schedule	760	7	3
£.	21,573	17	2	£.	21,573	17	2

BALANCE SHEET

Of the London and Manchester Industrial Assurance Company (Limited), on the 24th day of March 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	5,017	15	–				Mortgage on Property within the United Kingdom				600	–	–
Assurance and Annuity Fund	27,576	2	11				Investments:						
Total Funds, as per Third Schedule				32,593	17	11	British Government Securities				3,031	5	–
Sickness and Medical Aid Fund				760	7	3	Brighton Corporation Stock				997	5	
							Leeds Corporation Stock				1,027	10	–
							Nottingham Corporation Stock				3,698	15	–
							Sheffield Corporation Stock				1,032	10	–
							Southampton Corporation Stock				973	15	–
							Tynemouth Corporation Stock				1,900	–	–
							Windsor Corporation Stock				958	15	–
							Wolverhampton Corporation Stock				1,995	–	–
							Loans upon Personal Security				2,571	3	10
							Agents' Balances				730	12	1½
							Outstanding Premiums				8,537	5	–½
							Ditto Interest				115	9	6
							Stamps in Stock				38	2	8
							Cash:	£.	s.	d.			
							On Deposit	3,300	–	–			
							In hand and on Current Accounts	457	9	4			
											3,757	9	4
							Furniture, Fixtures, and Fittings				585	17	6
							Stationery, Account Books, Printing, &c.				803	10	2
£.				33,354	5	2	£.				33,354	5	2

James Mason, M.D., Chairman.
William Dawes, } Directors.
William F. Woodward, }
Richard Grayling, } Managing Directors.
William Woodward, }

ROYAL EXCHANGE ASSURANCE CORPORATION.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Royal Exchange Assurance Corporation, for the Year ending 30th April 1889.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at the beginning of the Year - - - -				1,957,581	15	–	Claims under Life Policies (with Bonus Additions) after deduction of Sums re-assured -	138,914	16	6
Premiums, after deduction of Re-assurance Premiums :—							Ditto - for Reversionary Annuities - -	670	–	–
New - - - -	12,349	11	3				Bonus Reductions of Premium - - -	12,158	4	7
Renewals - - -	126,606	3	1	138,955	14	4	Surrenders - - - - - - -	12,092	2	2
Interest and Dividends -	80,560	11	7				Commission - - - - - - -	5,726	19	7
Less, Income Tax -	1,871	15	9	78,688	15	10	Expenses of Management - - - -	12,798	5	7
							Bad Debts - - - - - - -	12	7	10
							Amount of Life Assurance Funds at the end of the Year, as per Balance Sheet - - -	1,992,853	8	11
£.				2,175,226	5	2	£.	2,175,226	5	2

ANNUITY ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - - - - - - -				72,010	13	5	Annuities paid - - - - - - -	9,564	5	7
Consideration for Annuities granted - -				30,797	16	10	Expenses of Management - - - -	354	4	-
Interest and Dividends - -	3,459	6	2				Amount of Annuity Fund at the end of the Year, as per Balance Sheet - - -	96,258	2	3
Less, Income Tax - -	91	4	7	3,368	1	7				
£.				106,176	11	10	£.	106,176	11	10

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the Year - - - - -				227,011	13	3	Losses by Fire, after deduction of Re-assurances - - - - - - -	51,295	6	4
							Expenses of Management - - - -	31,546	12	–
Premiums, after deduction of Re-assurance Premiums - - - - - - -				144,858	16	3	Commission - - - - - - - -	16,368	1	10
							Bad Debts - - - - - - - -	22	19	4
Interest and Dividends - -	8,148	18	–				Profit, one Year to 30th April 1888, transferred to Profit and Loss Account - - -	49,104	2	11
Less, Income Tax - -	201	18	1	7,946	19	11	Amount of Fire Assurance Fund at the end of the Year, as per Balance Sheet - - -	231,480	7	–
£.				379,817	9	5	£.	379,817	9	5

MARINE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Marine Assurance Fund at the beginning of the Year - - - -				131,569	19	9	Marine Losses, after deduction of Re-assurances	58,466	1	4
Premiums, after deduction of Re-assurance Premiums, Brokerage, and Discount - -				78,215	9	4	Expenses of Management - - - -	19,833	17	5
Interest and Dividends - -	5,613	10	6				Bad Debts - - - - - - - -	60	5	1
Less, Income Tax - -	136	–	5	5,477	10	1	Amount of Marine Assurance Fund at the end of the Year, as per Balance Sheet - -	136,902	15	4
£.				215,262	19	2	£.	215,262	19	2

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT—(GENERAL RESERVE FUND).

	£.	s.	d.	£.	s.	d.
Balance of last year's Account				740,806	14	1
Interest and Dividends not carried to other Accounts	59,321	10	6			
Less, Income Tax	1,503	13	2			
				57,817	17	4
Profit realised—Fire Account				49,104	2	11
£.				847,728	14	4

	£.	s.	d.
Dividends to Proprietors	110,275	3	6
Expenses not charged to other Accounts	8,589	5	11
Balance, as per Balance Sheet	728,864	4	11
£.	847,728	14	4

BALANCE SHEET

Of the Royal Exchange Assurance Corporation, on the 30th April 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Proprietors' Capital				689,219	17	10
General Reserve Fund is included in Profit and Loss Account				—		
Life Assurance Funds				1,992,853	8	11
Annuity Fund				96,258	2	3
Fire Fund				231,480	7	–
Marine Fund				136,902	15	4
Profit and Loss (General Reserve Fund)				728,864	4	11
				3,875,578	16	3
Claims under Life Policies admitted but not yet paid	18,333	–	–			
Outstanding Fire Losses	9,745	8	4			
Outstanding Marine Losses	15,000	–	–			
Outstanding Annuities	2,162	12	6			
Outstanding Income Tax	252	8	7			
Unclaimed Dividends	22,129	18	8			
Deposit Fund (Clerks' Savings)	8,923	1	7			
Security Deposit Fund (in lieu of Sureties for Agents and others)	10,416	–	–			
				86,962	9	8
£.				3,962,541	5	11

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property and Life Interests within the United Kingdom				1,408,553	15	2
Loans on Policies of the Corporation				68,215	5	3
Investments:						
British Government Securities				412,567	2	7
Canada Debentures Guaranteed by Great Britain				104,000	–	–
India Government 3 per cent. Stock				23,671	17	6
India Government 4 per cent. Loan, 1865				51,702	–	–
India Government 4½ per cent. Enfaced Paper				8,356	5	–
Ceylon Government Loan, 1880				49,000	–	–
Liverpool Corporation 3½ per cent. Stock				24,898	7	6
Bonds of the City of Rome				24,131	5	–
Bank Stock				36,080	10	6
Railway and other Debentures, Bonds, and Debenture Stocks				411,260	5	8
Railway Guaranteed and Rent Charge Stocks				195,769	11	–
Railway Preference Stocks				86,958	15	9
House Property (Official Premises)				29,260	16	3
Loans on Rates under Acts of Parliament				663,553	8	11
Loans on Life Interests in Government and other Stocks				90,939	13	5
Reversions purchased				2,220	–	–
Loans on Stock and Shares				10,850	–	–
Loans upon Personal Security				11,318	13	8
				3,713,307	13	2
Agents' Balances				6,131	–	9
Merchants and Brokers (Marine Account)				16,970	14	7
Outstanding Premiums				4,222	12	5
Outstanding Interest				17,630	–	4
Cash:						
On Deposit	180,000	–	–			
In hand and on Current Account	23,229	12	–			
				203,229	12	–
Bills receivable				733	8	6
Stamps				266	4	2
£.				3,962,541	5	11

J. Stewart Hodgson, Governor.
W. Davidson, }
Alex. Druce, } Directors.
Gerald H. Ryan, Actuary.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), for the Year ending 25th March 1889.

PROPRIETORS.	£.	s.	d.	£.	s.	d.
Amount of Proprietors' Funds at the beginning of the Year - - - -	140,104	15	10			
Interest and Dividends - - - -	-	-	-	*6,320	9	8
	140,104	15	10	6,320	9	8
ASSURERS.						
Amount of Assurers' Fund at the beginning of the Year - - - - -	373,265	12	9			
Premiums: £. s. d.						
Renewals - - - 23,848 7 4						
New Policies - - 2,119 16 –	-	-	-	25,968	3	4
Consideration for Annuities granted -	-	-	-	4,047	8	5
Interest, Dividends, and Rents - -	-	-	-	*16,188	2	7
Fees for Notices of Assignment - -	-	-	-	17	10	–
				513,370	8	7
(No separate Accounts for Annuities.)						
			£.	565,912	2	7

PROPRIETORS.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Income Tax - - - - - - -				-	-	-	168	6	9
Dividends to Shareholders - - -				-	-	-	7,000	–	–
Amount of Proprietors' Funds at the end of the Year, as per Second Schedule -				139,256	18	9			
				139,256	18	9	7,168	6	9
ASSURERS.									
Claims under Policies, after deduction of Sums re-assured, viz.:									
Whole Life:									
Original Assurances, Participating - - - -	13,549	–	–						
Bonuses - - - -	6,314	–	–						
Original Assurances, Non-participating - - -	6,450	–	–	-	-	-	28,406	–	–
Payable at certain Ages:									
Original Assurances - -	1,920	–	–						
Bonuses - - - - -	173	–	–						
Surrenders - - - - - - -				-	-	-	1,347	17	1
Annuities - - - - - - - -				-	-	-	3,937	2	2
Commission - - - - - - -				-	-	-	1,536	5	10
Expenses of Management - - -				-	-	-	2,288	2	6
Income Tax - - - - - - -				-	-	-	350	18	4
Difference on realisation of Stock Investments - - - - - - -				-	-	-	97	9	6
Amount of Assurers' Fund at the end of the Year, as per Second Schedule -				381,523	1	8			
Total Funds, as per Second Schedule - - -							520,780	–	5
						£.	565,912	2	7

* Total Income from Interest, Dividends, and Rents, as above, 22,508 *l.* 12 *s.* 3 *d.*

BALANCE SHEET

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), on the 25th March 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
PROPRIETORS.						
Shareholders' Capital paid up - - -	100,000	–	–			
Ditto Accumulated Fund - -	39,256	18	9			
Amount of Proprietors' Funds, as per First Schedule - - - -	139,256	18	9			
ASSURERS.						
Assurers' Fund, as per First Schedule -	381,523	1	8			
Claims admitted but not paid - - -	-	-	-	9,604	–	–
Agency Accounts outstanding - - -	-	-	-	3	–	10
Total Funds, as per First Schedule - - -				520,780	–	5
			£.	530,387	1	3

ASSETS.	£.	s.	d.
PROPRIETORS.			
Mortgages on Property in England - - - - -	133,593	–	–
Loans on the Security of Public Rates, England - - -	2,750	–	–
Arrears of Interest due - - - - - - -	99	18	9
Interest accrued but not due - - - - - -	1,961	13	5
Bankers' Balances:			
General Account - - - - - - - -	852	6	7
	139,256	18	9
ASSURERS.			
Mortgages on Property in England and Wales - - -	302,867	17	9
Loans on the Company's Policies - - - - -	15,813	–	–
Loans on Security of Public Rates, England - - -	27,635	8	6
Investments:			
Consols and Bank Annuities - - - - - -	12,945	1	3
Freehold Ground Rents - - - - - -	20,001	6	6
Arrears of Interest due - - - - - - -	182	18	8
Interest accrued but not due - - - - -	4,574	6	9
Outstanding Premiums - - - - - -	53	18	4
Bankers' Balances - - - - - - -	7,000	12	3
Annuity Policy Stamps - - - - - - -	55	12	6
£.	530,387	1	3

Charles J. Plumptre, Chairman.
T. G. Peckham, Director.
George Marsham, Director.
W. L. Seyfang, Secretary and General Manager.

I hereby certify that I have examined the above Accounts with the Books and Vouchers, and find the same correct.

28 May 1889. *F. Richards*, Auditor.

CROWN LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Proprietors' Guarantee Fund, for the Year ending 25th March 1889.

	£.	s.	d.	£.	s.	d.
Fund at the beginning of the Year:						
Shareholders' Capital	305,165	–	–			
Unappropriated Interest and Bonus	14,051	10	5	319,216	10	5
Interest and Dividends				14,280	7	–
Capital voluntarily paid up on 180 Shares				315	–	–
Profit on Sale of Investments				813	6	–
£.				334,625	3	5

	£.	s.	d.	£.	s.	d.
Dividends to Shareholders				14,513	17	9
Bonuses to holders of 4,401 fully paid-up Shares (1885)				5,281	4	–
Fund at end of the Year, as per Second Schedule:						
Paid-up Capital	305,480	–	–			
Unappropriated Interest and Bonus	9,350	1	8	314,830	1	8
£.				334,625	3	5

REVENUE ACCOUNT

Of the Assurance Fund, for the Year ending 25th March 1889.

	£.	s.	d.
Fund at the beginning of the Year	1,603,905	19	3
Premiums *	163,243	–	10
Interest and Dividends	69,151	19	7
Fines from Proprietors for Non-Assurance	307	8	9
Consideration for Annuities	2,566	6	6
Registration Fees	92	5	–
£.	1,839,266	19	11

	£.	s.	d.
Claims under Policies *	129,885	7	7
Surrenders (Policies) *	13,200	13	11
,, (Bonuses)	4,013	13	2
Annuities	1,694	18	10
Commission	7,518	19	10
Expenses of Management	12,826	11	7
Fund at end of the Year, as per Second Schedule	1,670,126	15	–
£.	1,839,266	19	11

* These items are the net amounts after deduction of the sums paid and received in respect of Re-assurances.

BALANCE SHEET

Of the Crown Life Assurance Company, on the 25th March 1889.—**Proprietors' Fund.**

LIABILITIES.	£.	s.	d.
Funds as per First Schedule	314,830	1	8
Dividends accrued	2,745	5	–
£.	317,575	6	8

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom:						
On Landed Property	108,192	17	1			
Other Securities	11,541	14	3			
House Property (Freehold and Leasehold)	57,200	–	–	176,934	11	4
Investments:						
Colonial Government Securities				6,617	–	–
Debentures				102,065	11	6
Life Interests				22,573	17	8
Borough Rent Charge				3,550	–	–
Interest (due and accrued) to 25th March				5,299	3	5
Cash on Current Account				535	2	9
£.				317,575	6	8

BALANCE SHEET

Of the Crown Life Assurance Company, on the 25th March 1889.—**Assurance Fund.**

LIABILITIES.	£.	s.	d.
Funds as per First Schedule	1,670,126	15	–
Claims admitted but not paid	33,130	14	10
£.	1,703,257	9	10

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom:						
Landed Property	293,124	11	2			
Other Securities	91,703	9	4			
House Property (Freehold and Leasehold)	292,716	10	–	677,544	10	6
Mortgages on Property out of the United Kingdom (Sydney City Freeholds)				59,000	–	–
Loans on the Company's Policies (within their Surrender Value)				72,330	6	6
Investments:						
Colonial Government Securities				177,589	5	–
Railway and other Debentures and Debenture Stocks				270,027	3	4
House Property				85,117	11	8
County, Borough, and other Rent Charges				242,462	–	–
Landed Estate				5,095	3	9
Reversions and Life Interests				33,342	18	10
Agents' Balances †				37,362	6	8
Outstanding Premiums †				16,056	8	5
,, Interest (due and accrued) to 25th March				25,648	14	2
Cash on Current Account				1,652	12	5
Cash in Office				9	14	7
Policy Stamps in hand				18	14	–
£.				1,703,257	9	10

† These items, consisting of Premiums due 25th March 1889, have since been fully accounted for.

J. W. Watson, Chairman.
O. Ommanney, Director.
George Hankey, Director.
A. Mackay, Principal Officer.
Geo. Todd, Actuary.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Guardian Fire and Life Assurance Company, from 31st December 1887 to 31st December 1888.

I.—LIFE ASSURANCE REVENUE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	2,245,158	5	2
Premiums, after deducting Re-assurance Premiums	183,252	11	1
Interest and Dividends	93,813	11	3
Consideration for Annuities granted	23,699	5	10
Fines for revival of lapsed Policies	44	19	5
£.	2,545,968	12	9

	£.	s.	d.
Claims under Life Policies, including Bonuses (after deduction of Sums re-assured)	165,275	8	3
Surrenders	15,057	8	3
Annuities paid (less Amounts received by way of Re-assurance)	3,510	9	10
Expenses of Management	16,140	4	10
Commission	8,422	1	11
Cash Bonuses	702	14	–
Bonuses by reduction of Premium	1,044	10	6
Amount of Life Assurance Fund at end of Year	2,335,815	15	2
£.	2,545,968	12	9

II.—FIRE ASSURANCE REVENUE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Assurance Fund at the beginning of the Year, after deducting the Sum of 37,093 *l.* 15 *s.* 2 *d.* transferred to Proprietors' Account, by order of the Annual General Meeting of 6th June 1888, viz.:						
General Reserve Fund	370,000	–	–			
Premium Reserve due to Policies unexpired on 31st December 1887	204,200	–	–	574,200	–	–
Premiums received, after deduction of Re-insurance Premiums				486,399	4	8
Interest and Dividends				21,213	14	11
Recovered on account of Agents' Bad Debts				26	5	–
£.				1,081,839	4	7

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-insurances				273,663	18	2
Expenses of Management				70,156	14	8
Commission				85,773	13	7
Agents' Bad Debts				24	12	8
Amount of Fire Assurance Fund at the end of the Year, viz.:						
Premium Reserve due to Policies unexpired on 31st December 1888	218,900	–	–			
General Reserve Fund	405,000	–	–			
Proportion of Profit to be transferred to Proprietors' Account in the Year 1889	28,320	5	6	652,220	5	6
£.				1,081,839	4	7

III.—PROPRIETORS' CAPITAL REVENUE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance brought forward from last Year	52,184	18	–			
Fire Fund:						
Profit of 1887	37,093	15	2	89,278	13	2
Interest and Dividends				42,715	18	3
Transfer Fees				51	10	–
£.				132,046	1	5

	£.	s.	d.	£.	s.	d.
Interim Dividend to Proprietors paid in January 1888	25,000	–	–			
Dividend and Bonus to Proprietors paid in July 1888	45,000	–	–	70,000	–	–
Balance				62,046	1	5
£.				132,046	1	5

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY—*continued.*

BALANCE SHEET

Of the Guardian Fire and Life Assurance Company, on 31st December 1888.

LIABILITIES.

LIFE DEPARTMENT.	£.	s.	d.
fe Assurance Fund at the end of the Year, as per Life Assurance Revenue Account	2,335,815	15	2
aims outstanding	68,737	9	7
xpenses of Management due	1,742	10	4
nuities outstanding	136	6	11
emiums due, 1889, prepaid	47	11	2
	2,406,479	13	2

Note.—The Life Assurance Fund is, according to the Deed Settlement of the Company, a separate Trust Fund applicable imarily and in priority to all other claims for the security of e Life Policy-holders.

FIRE DEPARTMENT.	£.	s.	d.
re Insurance Fund, as per Fire Insurance Revenue Account	652,220	5	6
re Losses outstanding	34,172	–	–
e-insurance Premiums due to other Companies	10,267	17	9
xpenses of Management due	1,796	19	3
ills payable	5,317	16	5
	703,774	18	11

PROPRIETORS' CAPITAL ACCOUNT.	£.	s.	d.
roprietors' Capital paid up	1,000,000	–	–
alance of Revenue Account	62,046	1	5
npaid Dividends and Bonuses to Proprietors	6,782	–	3
	1,068,828	1	8
GRAND TOTAL - - - £.	4,179,082	13	9

ASSETS.

LIFE DEPARTMENT.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				904,545	8	–
Ditto - ditto - partly on Indian and Colonial Securities				7,720	–	–
Mortgages of Life Interests, with Policies				288,741	14	4
Loans on the Company's Policies within the Surrender Value				36,510	13	10
Investments:						
Metropolitan Board of Works Stocks				66,225	6	5
Bank of England Stock				7,553	2	4
Indian and Colonial Government Securities				239,361	19	7
Colonial and Corporation Securities				19,355	–	–
Railway and other Debentures and Debenture Stocks				237,486	1	5
Railway and other Guaranteed and Preference Stocks (British)				64,795	13	6
Indian Railway Stocks (guaranteed by Indian Government)				67,857	19	11
Indian Railway Bonds (guaranteed by Indian Government)				30,000	–	–
Terminable Rent-charges on Land				51,332	6	2
Charges on Local and Public Rates				22,460	12	4
Life Interests and Reversions purchased				71,693	6	10
Leasehold Ground Rents				112,197	5	1
Loans on Personal Security				1,050	–	–
Loans on Colonial Government Securities				50,000	–	–
Claims due from Re-assuring Companies				18,564	–	–
Agents' Balances				18,793	5	2
Outstanding Premiums				6,362	4	10
Outstanding Interest accrued but not due	31,085	3	5			
Outstanding Interest in arrear	3,688	7	5			
				34,773	10	10
Cash—On Deposit	40,000	–	–			
In hand and on Current Account	9,064	19	–			
				49,064	19	–
Bills Receivable—Agents' Remittances				32	3	7
				2,406,479	13	2

FIRE DEPARTMENT.	£.	s.	d.	£.	s.	d.
Mortgages on Property in New York City				14,000	–	–
Investments:						
British Government Securities				40,492	2	–
Metropolitan Board of Works Stock				31,891	5	11
Indian and Colonial Government Securities				99,916	6	2
United States Government Registered Bonds				122,400	18	4
Colonial Corporation Securities				15,120	–	–
Foreign Governments, Deposits with, for licence to transact Fire Insurance				2,954	4	6
Railway and other Debentures and Debenture Stocks				136,290	9	7
Railway Preference Stocks				9,820	12	4
Indian Railway Stocks (guaranteed by Indian Government)				69,199	11	1
Indian Railway Bonds (guaranteed by Indian Government)				35,787	10	–
Salvage Corps (Share of Houses)				3,633	4	–
House Property (Leasehold Offices)				3,450	16	1
Loans on Colonial Government Securities				10,000	–	–
Agents' Balances				39,819	7	7
Re-insurance Premiums due from other Companies				5,981	1	10
Outstanding Interest, accrued but not due				7,337	18	1
Cash—On Deposit	17,223	7	5			
In hand and on Current Account	23,126	4	8			
				40,349	12	1
Bills Receivable—Agents' Remittances, &c.				6,329	19	4
				703,774	18	11

PROPRIETORS' CAPITAL ACCOUNT.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				439,933	17	–
Mortgages of Life Interests, with Policies				6,100	–	–
Investments:						
Canada Dominion Bonds (guaranteed by British Government)				92,279	11	10
Indian and Colonial Government Securities				107,172	–	4
United States Government Registered Bonds				59,654	13	–
Indian Railway Debenture Stock (guaranteed by Indian Government)				25,000	–	–
Railway and other Debentures and Debenture Stocks (British)				227,181	5	9
House Property (Freehold Offices)				28,465	–	–
House Property (Leasehold Offices)				4,659	7	9
Terminable Rent-charges on Land				31,169	14	–
Charges on Local and Public Rates				8,988	14	2
Leasehold Ground Rents				10,847	8	10
Outstanding Interest, accrued but not due	12,377	–	3			
Outstanding Interest, in arrear	1,966	–	9			
				14,343		–
Cash on Current Account				13,033	8	–
				1,068,828	1	8
GRAND TOTAL - - - £.				4,179,082	13	9

Note.—In accordance with the Company's Deed of Settlement, the accounts of the Life Assurance Fund, the Fire Assurance Fund, and the Proprietors' Capital Fund are kept as distinct accounts, and the respective assets are invested in the names of separate sets of trustees.

John B. Martin, Chairman.
H. J. Norman, Deputy Chairman.
William Hill Dawson, Director.
Henry Bonham-Carter, Managing Director.
T. G. C. Browne, Actuary and Secretary.

We have examined the above balance sheets with the books and securities, or certificates of securities, held by the Company, and find the same correct.

London, 16 May 1889.

Cooper Brothers & Co.,
Chartered Accountants.

We, the undersigned, have this day examined and compared the above accounts, and certify that they are correctly stated in accordance with the books of the Company.

London, 16 May 1889.

Horace Devas,
Morgan Yeatman,
Granville Farquhar,
} Auditors.

NATIONAL LIFE ASSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the National Life Assurance Society, for the Year ending the 31st December 1888.

——	Class A.	Class B.	Class C.	Class D.	Total.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year - - -	503,966 8 6	171,710 – 7	127,247 2 10	22,020 15 –	824,944 6 11
Premiums (less Re-assurance) - -	19,018 – 6	30,829 4 3	20,755 8 –	2,880 3 2	73,482 15 11
Consideration for Annuities (no Re-assurance) - -	- -	- -	10,982 1 8	- -	10,982 1 8
Interest and Dividends	20,241 10 –	7,429 18 10	5,301 18 5	955 – 4	33,928 7 7
Fines and Fees - -	36 1 3	40 14 11	23 4 5	2 8 3	102 18 10
Increased Value of Securities (balance of Account) - -	2,249 4 6	825 12 3	589 2 11	106 2 5	3,770 1
£.	545,511 4 9	210,835 10 10	164,898 18 3	25,964 19 2	
				£.	947,210 13 –

——	Class A.	Class B.	Class C.	Class D.	Total.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Claims by Death under Policies and Bonus (less Re-assurance) -	39,779 12 3	10,580 3 6	22,650 – –	- -	73,009 15 9
Endowment Policies matured - - -	- -	- -	400 – –	861 9 –	1,261 9 –
Surrender of Policies and Bonus (no Re-assurance) - -	3,708 13 –	700 3 –	2,568 10 8	211 16 3	7,189 2 11
Annuities - - -	- -	- -	4,880 5 8	- -	4,880 5 8
Income and Property Tax - - -	456 7 1	167 10 2	119 10 8	21 10 8	764 18 7
Allowed in reduction of Premiums - -	14,433 1 3	3,138 16 –	- -	- -	17,571 17 3
Commission to Agents and others - -	124 12 8	1,133 6 3	570 19 2	24 7 10	1,853 5 11
Expenses of Management - - -	3,574 4 5	4,038 1 5	2,301 12 7	288 13 2	10,202 11 7
Premiums due 1887—written off - -	201 8 4	421 5 –	75 5 –	- -	697 18 4
Amount of Funds at the end of the Year, as per Second Schedule - - -	483,233 5 9	190,656 5 6	131,332 14 6	24,557 2 3	829,779 8 –
£.	545,511 4 9	210,835 10 10	164,898 18 3	25,964 19 2	
				£.	947,210 13 –

BALANCE SHEET

Of the National Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Assurance Fund, as per First Schedule - - - -	829,779	8	–
Claims admitted but not yet paid - - - -	15,628	13	4
Balances in course of settlement - - - - -	942	6	–
Premiums and Interest paid in advance - - -	402	12	5
£.	846,752	19	9

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom -	165,828	8	2
Loans on the Society's Policies (within their Value) -	65,354	2	6
Loans on Life Interests and Reversions - - -	314,293	9	4
Loans on Personal Security - - - - - -	7,732	16	6
Investments:			
British Government Securities - - - -	13,904	6	4
Railway Debenture Stocks - - - - -	25,700	–	–
House Property—Freehold - - - - -	27,500	–	–
Ditto - - Leasehold - - - -	731	8	7
Reversions – Estimated Value - - - -	168,771	–	–
Rent-charges—2,103 *l.* 4 *s.* 10 *d.* per annum - -	19,191	12	10
Temporary Loan on Debentures - - - -	7,000	–	–
Agents' Balances - - - - - - - -	985	12	7
Other Balances - - - - - - - - -	12	3	7
Outstanding Premiums - - - - - - -	4,884	5	11
Outstanding Interest, due and unpaid - - - -	5,849	13	9
Accruing Interest to 31st December - - - -	7,150	19	10
Cash at Bankers - - - - - - - -	11,859	10	10
£.	846,752	19	9

Mark F. Napier, President.
John Nicholas, Director.
A. K. Tharp, Director.
H. J. Puckle, Manager and Secretary.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Equitable Life Assurance Society, for the Year ending 1st March 1889.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	3,010,260	16	7	Claims under Policies (after deduction of Sums re-assured):						
Premiums (after deduction of Re-assurances)	272,750	7	2	By Death	214,463	18	9			
Interest and Dividends	120,183	2	3	,, Survivance	1,034	16	8	215,498	15	5
Profit on Reversions fallen in	4,830	19	11	Surrenders				16,764	1	4
Fines for delay in payment of Premiums	531	18	9	Commission				10,316	10	5
Assignment and other Fees	152	5	–	Expenses of Management:						
				Ordinary Expenses of the Year, including Rents for Offices belonging to and occupied by the Society	26,373	4	7			
				Special Expenses of Quinquennial Investigation	1,570	7	8	27,943	12	3
				Bonuses in Cash and reduction of Premium				15,518	13	10
				Income Tax				2,975	3	8
				Amount of Funds at the end of the Year, as per Balance Sheet				3,119,692	12	9
£.	3,408,709	9	8	£.				3,408,709	9	8

BALANCE SHEET

Of the Scottish Equitable Life Assurance Society, on the 1st March 1889.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	3,087,192	12	9	Mortgages on Property within the United Kingdom, namely;			
Investments Reserve Fund	32,500	–	–	Real Property	1,204,009	16	11
Total Funds, as per Revenue Account	3,119,692	12	9	Life Interests, Reversions, &c.	357,136	18	8
Claims admitted (or intimated) but not paid	45,072	19	5	Other Securities	9,183	7	7
Outstanding Surrender Values	773	6	8	Loans on Statutory Assignments of County and other Rates	182,185	11	9
Sundry Charges and Accounts due but not paid	2,714	13	11		1,752,515	14	11
Cheques issued but not presented for payment	4,236	2	3	Mortgages on Property out of the United Kingdom	331,557	–	–
Sum deposited with the Society by special agreement	1,290	–	–	Loans on the Society's Policies (within their Surrender Value)	224,967	2	3
				Investments:			
				Indian and Colonial Government Securities	103,580	14	7
				Bonds of Colonial Municipalities	16,105	–	–
				Railway and other Debentures	41,500	–	–
				House Property (Offices in Edinburgh, London, Dublin, Glasgow, and Liverpool)	86,829	18	–
				Bank of England Stock (27,108 *l.* 2 *s.* 1 *d.*)	81,832	11	9
				Feu Duties (Ground Rents)	56,031	1	7
				Reversions	225,975	8	1
				Life Annuities	12,852	17	2
				Loans upon Personal Security	391	–	–
				Agents' Balances*	47,368	19	2
				Outstanding Premiums at Edinburgh and Branches	33,119	14	6
				Outstanding Interest, less Income Tax (including 29,271 *l.* 11 *s.* 10 *d.*, proportions of Interest from last terms of payment till 1st March 1889)	36,320	11	9
				Cash in Bank:			
				On Deposit	99,053	12	10
				On Current Accounts	22,879	3	11
				Country Cheques and other Remittances not cashed	899	4	6
£.	3,173,779	15	–	£.	3,173,779	15	–

* With very few exceptions these have since been accounted for.

John J. Reid, Chairman.
John Bruce, Director.
James Muirhead, Director.
T. B. Sprague, Manager.

Edinburgh, 20 June 1889.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Scottish Union and National Insurance Company, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.
Life Assurance Fund at 31st December 1887	2,779,412	9	1
Life Premiums received, 1888, after deducting Re-assurance Premiums	286,520	9	6
Consideration for Annuities granted	2,090	1	9
Interest and Dividends (less Income Tax)	111,906	7	11
£.	3,179,929	8	3

	£.	s.	d.
Claims under Policies, including Bonus Additions, and after deduction of Sums re-assured	232,604	10	3
Bonuses paid in Cash	3,716	16	11
Surrenders	11,920	16	7
Annuities paid	9,825	6	10
Commission	12,582	1	8
Expenses of Management	27,050	6	11
Life Assurance Fund at 31st December 1888	2,882,229	9	1
£.	3,179,929	8	3

II.—FIRE AND GENERAL PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Fire and General Reserve Funds at 31st December 1887				211,445	12	–
Balance of Profit from last Year	48,273	19	4			
Less 1888 Dividend paid	42,385	13	–			
				5,888	6	4
Fire Premiums received, 1888, after deducting Re-insurance Premiums				230,690	8	10
Interest and Dividends (less Income Tax)				24,084	4	–
Premium on New Shares issued				29,088	11	6
£.				501,197	2	8

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deducting Sums re-insured				116,085	14	9
Commission				30,199	12	3
Expenses of Management, including Government and State Taxes				34,766	8	5
Provision for Dividend payab'e 1889				48,000	–	–
Fire and General Reserves at 31st December 1888:						
Fire Reserve	115,345	–	–			
General Reserve	146,100	12	–			
				261,415	12	–
Balance carried forward to next Year's Fire Account				10,699	15	3
£.				501,197	2	8

BALANCE SHEET

Of the Scottish Union and National Insurance Company, at 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital				300,000	–	–
Shareholders' Reserves:						
Fire Reserve	115,345	–	–			
General Reserve	146,100	12	–			
	261,415	12	–			
Profit and Loss—Provision for Dividend payable in 1889, 48,000 *l.*; and Balance of 10,699 *l.* 15 *s.* 3 *d.* carried forward	58,699	15	3			
				320,145	7	3
				620,145	7	3
Life Assurance Fund				2,882,229	9	1
				3,502,374	16	4
Claims under Life Policies, admitted, or known, but not payable until after 31st December 1888	70,637	4	–			
Claims under Fire Policies, ditto	15,325	–	–			
Outstanding Commission and Charges	11,278	9	10			
Outstanding Dividends	2,583	4	–			
Profit on Investments and other Receipts not appropriated	8,491	2	10			
Deposits made by Agents as security	910	–	–			
				109,225	–	8
£.				3,611,599	17	–

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				1,611,214	12	4
Mortgages on Property out of the United Kingdom				356,334	2	10
Reversions and Life Interests				67,739	–	4
Feu Duties, Ground Rents, &c.				92,618	–	10
Loans on Company's Policies, within their Surrender Value				103,667	14	11
Loans on Miscellaneous Securities (Trust Funds, &c.)				42,946	15	8
Colonial, Provincial, Municipal, and County Bonds				115,340	8	1
United States Municipal and State Bonds				71,918	–	–
Investments:						
Consols	57,239	8	3			
British Railway Debenture Stocks	61,030	–	–			
British Railway Preference Stocks	115,650	–	–			
Indian Railway Guaranteed Stocks	98,604	1	3			
Water Annuities	7,294	18	4			
United States Bonds	11,269	–	–			
Colonial Government Stocks	95,842	6	–			
Company's own Stock	1,835	–	–			
				* 448,764	13	10
House Property—Edinburgh, London, Dublin, Glasgow, and Manchester				109,215	18	9
Loan on Personal Security, with Life Policies				250	-	-
Agents' Balances (chiefly Receipts in their hands for collection, since accounted for)				76,847	5	4
Outstanding Premiums (Head Office and Branches)				18,864	15	10
Interest accrued to 31st December 1888				33,022	15	7
Office Furniture (Head Office and Branches), and Stamps on hand				3,970	13	10
Deposits with Banks and other Companies on Debenture or Deposit Receipt				403,400	–	–
Bank Balances and Deposits at call				53,847	9	11
Bills Receivable				1,637	8	11
£.				3,611,599	17	-

* The market value largely exceeds this sum.

John M. Crabbie, Chairman.
A. D. M. Black, Director.
James W. Moncreiff, Director.
John M. M^cCandlish, General Manager and Actuary.

Jas. Alex. Molleson, Chartered Accountant, Auditor.

EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year 1888, after deducting Claims admitted but not paid	4,331,885	1	1
Premiums	143,009	11	6
Interest and Dividends	165,189	11	1
Stamps on Policies and Registration Fees	74	9	–
Forfeits	127	2	–
Difference arising in the Valuation of the Assets	25,176	14	6
£.	4,665,462	9	2

	£	s.	d.	£.	s.	d.
Claims (no Re-assurances*)	147,122	–	–			
Additions to those Claims by way of Bonus	130,253	8	6			
				277,375	8	6
Bonuses surrendered for Cash				3,713	8	6
Surrendered Policies				18,828	15	11
Annuities (including those payable by order of the General Court, viz., 800 *l.*)				1,626	19	–
Expenses of Management				9,001	11	5
Returns of Forfeits				81	15	–
Amount of Funds at the end of the Year, after deducting Claims admitted but not paid				4,354,834	10	10
£.				4,665,462	9	2

* The Equitable has no re-assurances, has never paid commission for the introduction of business or employed agents, and, being a purely mutual office, has no shareholders.

BALANCE SHEET

Of the Equitable Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Total Funds, as per First Schedule	4,354,834	10	10
Claims admitted but not paid	33,384	8	–
£.	4,388,218	18	10

ASSETS.	£.	s.	d.
Mortgages on Property in England and Wales	2,208,293	13	9
Loans on the Society's Policies within their Surrender Values	194,418	–	–
£. 500,000 British Government 2¾ per Cent. Stock	486,875	–	–
£. 25,000 Canada 4 per Cent. Bonds with Imperial Guarantee	28,000	–	–
£. 20,000 Canada 4 per Cent. Inscribed Stock	21,400	–	–
£. 50,000 Canada 3½ per Cent Inscribed Stock	51,000	–	–
£. 50,000 New Zealand 4 per Cent. Inscribed Stock	49,750	–	–
£. 23,900 New South Wales 5 per Cent. Bonds	24,820	–	–
£. 75,000 New South Wales 3½ per Cent. Inscribed Stock	77,437	10	–
£. 25,000 Cape of Good Hope 4 per Cent. Inscribed Stock	26,656	5	–
£. 50,000 Victoria 4 per Cent. Inscribed Stock	55,125	–	–
£. 20,000 South Indian Railway 3½ per Cent. Bonds	20,000	–	–
£. 35,000 Great Indian Peninsula Railway Stock	59,500	–	–
£. 58,340 Southern Mahratta Railway Stock	67,091	–	–
£. 50,000 Southern Mahratta Railway 4 per Cent. Debenture Stock	58,000	–	
£. 40,000 Bengal-Nagpur Railway Stock	46,000	–	–
£. 100,000 India 3 per Cent. Stock	97,875	–	–
£. 100,000 Metropolitan Board of Works 3½ per Cent. Stock	111,000	–	–
£. 81,700 City Bonds	81,700	–	–
£. 50,000 Birmingham Corporation 3½ per Cent. Stock	55,250	–	–
£. 15,000 Liverpool Corporation 3½ per Cent. Stock	16,425	–	–
£. 30,000 Nottingham Corporation 3 per Cent. Stock	28,950	–	–
£. 200,000 Bonds of Mersey Dock and Harbour Board	260,000	–	–
£. 100,000 Furness Railway 4 per Cent. Debenture Stock	124,000	–	–
£. 50,000 London and South Western Railway 3½ per Cent. Debenture Stock	56,500	–	–
£. 3,000 East Indian Railway "B" Annuity	81,000	–	–
Premiums due and unpaid	10,276	9	–
Interest due and unpaid	14,291	7	–
Balance at the Bank	36,564	5	–
Cash in hand	20	9	1
£.	4,388,218	18	10

J. A. Moore, President.
Rd. Twining, } Two of the Directors.
J. Walter, }
A. F. Burridge, Actuary.

GENERAL LIFE AND FIRE ASSURANCE COMPANY.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the General Life and Fire Assurance Company, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				950,157	2	4
Premiums	158,193	–	9			
Less Re-assurances	16,877	1	2			
				141,315	19	7
Consideration for Annuities granted				9,279	–	1
Interest and Dividends				38,644	18	–
£.				1,139,397	–	–

	£.	s.	d.	£.	s.	d.
Shareholders' proportion of Profit transferred to Profit and Loss Account				25,820	13	10
Claims under Life Policies, after deduction of Sums re-assured				83,048	13	5
Surrenders				7,998	18	11
Annuities				3,086	13	4
Commission				8,340	18	3
Expenses of Management	18,358	–	10			
Law Charges	445	4	3			
Medical Fees and Medical Officers' Salaries	1,079	5	11			
				19,882	11	–
Income Tax				960	19	10
Bonuses in Reduction of Premiums				3,402	16	10
Bonuses paid in Cash				330	13	–
Amount of Life Assurance Fund at the end of the Year				986,524	1	7
£.				1,139,397	–	–

II.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year				48,059	17	3
Premiums	108,488	4	3			
Less Re-assurances	21,158	1	2			
				87,330	3	1
Interest				1,824	18	8
£.				137,214	19	–

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-assurances				62,815	19	7
Income Tax				49	19	3
Expenses of Management	17,381	6	5			
Law Charges	126	12	6			
				17,507	18	11
Commission				14,610	14	3
Amount of Fire Insurance Fund at the end of the Year				42,230	7	–
£.				137,214	19	–

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Balance	5,000	–	–
Interest	3,129	8	2
Charges on Loans and Registration Fees	352	12	11
Profit on Investments realised	6,098	3	5
Profit transferred from Life Assurance Account	25.820	12	10
£.	40,400	18	4

	£.	s.	d.
Dividends and Bonuses to Shareholders	6,000	–	–
Gratuities and Annuity	112	10	–
Expenses of Quinquennial Valuation and Expenses not charged to other Accounts	1,838	2	6
Bad Debts	110	14	1
Income Tax	79	17	4
Balance	32,259	14	5
£.	40,400	18	4

BALANCE SHEET

Of the General Life and Fire Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Fund	50,000	–	–
Life Assurance Fund	986,524	1	7
Fire Fund	42,230	7	–
Profit and Loss Account	32,259	14	5
Claims under Life Policies admitted but not yet paid	18,155	7	3
Outstanding Fire Losses	7,574	3	–
Commissioners of Income Tax and sundry unpaid Accounts	1,197	17	10
Outstanding Re-assurance Premiums	7,443	8	10
Sundry Agents	324	3	8
Balance of Dividends due to Shareholders	3,693	18	2
Annuities unclaimed	20	3	9
£.	1,149,423	5	6

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	192,171	7	3
Loans on the Company's Policies	45,119	18	8
Investments:			
British Government Securities	13,087	5	–
Indian and Colonial Securities	45.242	5	9
Foreign Securities	37,682	7	5
Railway and other Debentures and Debenture Stocks	42,182	14	2
Railway Preference and Ordinary Stocks	86,803	4	–
House Property	163.904	13	9
Ground Rents	7,385	7	3
Reversions and Life Interests	10.318	–	1
Gas and Water Shares	3,240	12	–
General Assurance Company's Shares	1,567	10	–
Bank of New South Wales Term Deposit	5,000	–	–
Australian Joint Stock Bank Term Deposit	5,000	–	–
Metropolitan Consolidated Stock	5,400	–	–
Advances to Local Boards and Corporations	245,071	15	8
Loans on Life Interests and Reversions	103,749	14	4
Loans on the Company's Shares	160	–	–
Loans on Personal Security	30,530	7	4
Loans on Deposit of Securities	8.000	–	–
Agents' Balances, and Balances due from other Companies (since accounted for)	59 061	5	7
Outstanding Premiums	7,418	6	3
Outstanding Interest	15,125	16	7
Premiums on Credit Policies	4,082	9	3
Cash in hand and on Current Account	16,018	5	2
£.	1,149,423	5	6

Andrew Lusk, Chairman.
W. Strang, } Directors.
Henry W. Ripley, } Directors.
Henry Ward, Secretary and Manager.
Robert Wilson, Actuary.

We hereby certify that we have compared the above accounts with the books of the Company, and examined the vouchers and securities, and that we find the same correct.

16 May 1889.

John Jas. Smith, } Auditors.
Charles Price, } Auditors.
Henry Gunn, } Auditors.

UNIVERSITY LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the University Life Assurance Society, from 1st May 1888 to 1st May 1889.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
				Claims:						
Amount of Funds at the beginning of the Year, as on 1st May 1888	958,034	1	11	Policies	57,425	–	–			
				Additions	38,425	10	–	95,850	10	–
Premiums	46,069	3	1	Surrenders				5,883	9	9
Dividends and Interest	42,382	4	2	Additions to Policies purchased				1,514	–	4
Assignment of Policy Fees	13	15	–	Commission				515	4	1
Gain on Sale of Stock	2,023	9	3	Expenses of Management				6,094	13	8
				Interest paid to Shareholders				1,495	–	–
				Bonus applied in reduction of Premium				1,136	17	9
				Income and Property Tax				1,156	1	6
				Amount of Funds at end of Year				934,876	16	4
£.	1,048,522	13	5	£.				1,048,522	13	5

BALANCE SHEET

Of the University Life Assurance Society, on 1st May 1889.

	£.	s.	d.		£.	s.	d.
Capital	29,900	–	–	Mortgages on Property within the United Kingdom	435,964	–	6
Premium Fund	904,976	16	4	Loans on Society's Policies, within their Surrender Value	48,342	10	–
Amount of Funds, as per First Schedule	934,876	16	4	Loans on Society's Shares	775	–	–
Claims admitted but not paid	34,922	17	6	Loans on Policies with Personal Security	29,904	–	6
				Investments:			
Interest due to Shareholders	2,462	2	6	British Government Securities	45,808	11	7
				Metropolitan Board of Works Stock	25,937	10	–
				Indian Railway Stocks	168,349	2	–
				British Railway Preference Stocks	147,456	–	–
				Freeholds at Woolwich and Pall Mall	14,112	8	6
				Government Leaseholds (Rent-charges)	13,023	16	7
				Shares in Reversionary Interest Society	9,676	–	–
				Reversions	7,533	19	3
				Premiums due	4,254	4	11
				Interest due	10,634	14	9
				Cash in hand and on Current Account	10,489	17	9
£.	972,261	16	4	£.	972,261	16	4

J. Copley Wray, Chairman and Managing Director.
Spencer H. Walpole, } Directors.
John E. Dorington, }
Charles McCabe, Secretary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Liverpool and London and Globe Insurance Company, for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT.

Liverpool and London and Globe Fund.	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	2,831,611	18	–			
Premiums, after deduction of Re-assurance Premiums	211,490	8	10			
Interest and Dividends	117,134	19	9			
Assignment Fees	95	15	–			
Fines	33	12	–	3,160,366	13	7
Globe Fund.						
Amount of Life Assurance Fund at the beginning of the Year	310,984	13	6			
Premiums, after deduction of Re-assurance Premiums	13,099	3	-			
Interest and Dividends	12,497	10	–			
Assignment Fees	4	–	–	336,585	6	6
£.				3,496,952	–	1

Liverpool and London and Globe Fund.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Claims under Life Policies, including those admitted but not paid (after deducting Sums re-assured)				196,633	10	7			
Surrenders				11,516	14	9			
Commission	8,591	3	9						
Expenses of Management	11,255	12	3						
Medical Fees	865	8	2						
Stamps	619	19	3	21,332	3	5			
Amounts carried out of Surplus shown by Actuarial Valuation at 31st December 1888:									
To Profit and Loss Account	78,568	14	8						
To Liverpool and London and Globe Life Annuity Account	12,713	2	3	91,281	16	11			
Amount of the Funds at the end of the Year, as in Balance Sheet				2,839,602	7	11	3,160,366	13	7
Globe Fund.									
Claims under Life Policies, including those admitted but not paid (after deducting Sums re-assured)				30,348	14	–			
Surrenders				1,276	2	–			
Commission	471	16	7						
Expenses of Management	654	19	2	1,126	15	9			
Surplus shown by Actuarial Valuation at 31st December 1888:									
Carried to Profit and Loss Account	7,531	5	4						
Carried to Globe Life Annuity Account	845	3	9	8,376	9	1			
Amount of Funds at the end of the Year, as in Balance Sheet				295,457	5	8	336,585	6	6
£.							3,496,952	–	1

ANNUITY ACCOUNT.

Liverpool and London and Globe Fund.	£.	s.	d.	£.	s.	d.
Amount of Fund at the beginning of the Year	705,965	15	6			
Consideration for Annuities granted	94,275	6	9			
Interest and Dividends	29,434	13	10			
Amount carried from Surplus on Liverpool and London and Globe Life Funds	12,713	2	3	842,388	18	4
Globe Fund.						
Amount of Fund at the beginning of the Year	8,893	13	–			
Interest and Dividends	341	4	10			
Amount carried from Surplus on Globe Life Funds	845	3	9	10,080	1	7
£.				852,468	19	11

Liverpool and London and Globe Fund.	£.	s.	d.	£.	s.	d.
Annuities paid	83,979	14	7			
Commission	942	15	–			
Expenses of Management	2,416	8	9			
Amount of Funds at the end of the Year, as in Balance Sheet	755,050	–	–	842,388	18	4
Globe Fund.						
Annuities paid	1,337	11	7			
Expenses of Management	53	10	–			
Amount of Funds at the end of the Year, as in Balance Sheet	8,689	–	–	10,080	1	7
£.				852,468	19	11

FIRE ACCOUNT.

	£.	s.	d.
Amount of Fire Re-insurance Fund at the beginning of the Year	575,000	–	–
Premiums received, after deduction of Re-assurances	1,286,415	13	3
£.	1,861,415	13	3

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-assurances				736,032	9	5
Expenses of Management				173,749	10	–
Commission				202,807	3	10
Contributions to Fire Brigades at Home and Abroad	9,692	10	5			
State Taxes (Foreign)	16,390	7	5	26,082	17	10
Amount of Profit carried to Profit and Loss				132,743	12	2
Amount of Fire Re-insurance Fund at the end of the Year, as in Balance Sheet				590,000	–	–
£.				1,861,415	13	3

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

PROFIT AND LOSS ACCOUNT.

	£. s. d.	£. s. d.
Balance of last Year's Account		445,560 10 2
Interest and Dividends not carried to other Accounts		153,143 5 8
Surplus from Fire Account		132,743 12 2
Transfer Fees		26 9 –
Amounts carried from Life Accounts:		
Liverpool and London and Globe	78,568 14 8	
Globe	7,531 5 4	
		86,100 – –
Globe unclaimed Dividends and Annuities		370 8 2
£.		817,944 5 2

	£. s. d.	£. s. d.
Amount paid to Globe Six per Cent. Perpetual Annuitants in 1888	49,626 – –	
Less Income Tax	1,311 18 8	
		48,314 1 11
Balance of Dividend for 1887, paid 22nd May 1888		110,538 – –
Exchange		79 4 7
Balance:		
Interim Dividend for the Year 1888, paid 22nd November	49,128 – –	
*Carried to next Year's Account	609,884 18 8	
		659,012 18 8
£.		817,944 5 2

* The above balance will be reduced to 487,064 *l.* 18 *s.* 8 *d.* by payment of balance of 1888 dividend on 22nd May.

BALANCE SHEET

Of the Liverpool and London and Globe Insurance Company, on the 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.	£. s. d.
Shareholders' Capital, as stated in the Accounts for 1872	–	391,752 – –	
Deduct Stock issued to Trustees by authority of the Liverpool and London and Globe Insurance Company's Act, 1864, and held by them in trust for the Company	–	146,112 – –	
			245,640 – –
Life Assurance Fund:			
Liverpool and London and Globe	–	2,839,602 7 11	
Globe	295,457 5 8	295,457 5 8	
			3,135,059 13 7
Annuity Fund:			
Liverpool and London and Globe	–	755,050 – –	
Globe	8,689 – –	8,689 – –	
			763,739 – –
General Reserve Fund	–	1,300,000 – –	
Fire Re-insurance Fund	–	590,000 – –	
			1,890,000 – –
Profit and Loss	–	–	609,884 18 8
Investment Fluctuation Fund	–	–	123,686 11 3
Permanent Fire Policy Deposit Fund	–	–	70,914 15 11
Liability to the Globe Annuitants, viz., 49,626 *l.* per annum, payable in perpetuity to Globe Six per Cent. Annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collaterally secured by the Guarantee Fund of One Million Sterling, included in the enumeration of Assets in this Schedule, valued at	–	1,102,800 – –	
Claims under Life Policies admitted but not paid:			
Liverpool and London and Globe	–	47,711 12 6	
Globe	7,537 9 3	7,537 9 3	
Outstanding Fire Losses	–	122,660 – –	
Dividends due and unpaid	–	2,788 2 8	
Amount owing to Fire Insurance Companies	–	29,431 2 4	
Current Accounts owing by Company	–	10,367 16 10	
			1,323,296 3 7
£.	311,683 14 11		
£.			8,162,221 3 –

ASSETS.	£. s. d.	£. s. d.
LIVERPOOL AND LONDON AND GLOBE.		
Mortgages on Property within the United Kingdom		845,908 13 4
Mortgages on Property out of the United Kingdom		622,221 19 –
Loans on the Company's Policies		152,773 16 3
Investments:		
British Government Securities		173,800 – 10
United States Government and State Securities		466,908 12 7
United States Municipal Securities		53,171 12 4
Colonial Government and State Securities		302,060 6 7
Colonial Municipal Securities		63,719 2 3
Railway and other Debentures, and Debenture Stocks		1,491,427 16 5
Railway Stocks (of which 3,375 *l.* 10 *s.* 7 *d.* is Ordinary)		1,442,006 17 10
House Property, including Offices partly occupied by the Company		777,662 – 2
Land		2,568 14 6
Ground Rents		35,065 12 8
Life Interests and Annuities	209,744 9 10	
Reversions	34,868 15 9	
		244,613 5 7
Agents' Balances	81,983 19 10	
Outstanding Premiums	132,070 18 2	
		214,054 18 –
Being the uncollected portion of the Revenue of the last Quarter, ending on the date to which these Accounts are made up; since collected.		
Outstanding Interest, accrued but not due		64,522 18 8
Cash:		
On Deposit	134,667 3 3	
In hand and on Current Account with Bankers	381,259 18 5	
		515,927 1 8
Loans on Life Interests, Annuities, and Reversions	163,691 8 7	
Loans on Railway and other Debenture Bonds, Shares, and other Stocks	78,288 7 3	
Loans to Local Boards and Counties in United Kingdom	111,245 12 8	
Loans to Local Boards out of the United Kingdom	25,000 – –	
Amounts owing to the Company	3,898 10 11	
		382,123 19 5
GLOBE.		
Mortgages on Property within the United Kingdom	99,450 – –	
Loans on the Company's Policies	550 – –	
Loans to Local Boards and Counties in United Kingdom	18,284 7 4	
House Property, including Offices partly occupied by the Company	136,155 – 10	
Annuities, the property of the Company	42,990 15 1	
Reversion	14,253 11 8	
		311,683 14 11
	£. 311,683 14 11	
£.		8,162,221 3 –

Hugh H. Nicholson, Chairman.
J. A. Tobin, } Directors.
Alfred Fletcher, }
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Liverpool and London and Globe Insurance Company, made by the Actuary.

N.B.—This statement does not include the policies of the Globe Insurance Company, which are given separately, *vide* pages 115 and 116.

I.

The valuation is made up to 31st December 1888.

II.

The principles upon which the valuation is made:—

The liability of the Company is ascertained by taking the difference between the present value of the sums assured and the present value of the future premiums, after deducting the loading.

The profits in the participating class are ascertained quinquennially. Nine-tenths of the profits of this class belong to the policyholders, and the remaining one-tenth to the proprietors. The amount declared by the Directors to be divisible is distributed by giving to policies entitled to participate reversionary bonuses for each year's premium paid.

The profits of the guaranteed bonus class are not distributed among the policyholders as the result of the valuation, such profits being commuted by increasing assurances, otherwise called guaranteed bonuses.

The principles upon which the valuation is made are determined by the Directors by virtue of the powers conferred on them by the Deeds of Settlement and Acts of Parliament of the Company.

III.

The tables of mortality used in the valuation are the Institute of Actuaries' $H^{M(5)}$ for ordinary whole life assurances of more than five years' duration; the H^M for the other assurances. The endowments for children are valued at the total premium received, improved at three per cent. compound interest. The annuities are valued by the Government Annuitants' Table (Finlaison, 1883).

IV.

The rate of interest assumed in the calculations is 3½ per cent. throughout for assurances and annuities.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits is, in the participating class, the difference between the gross premiums and the net H^M premiums, amounting to 25·79 per cent. In the guaranteed bonus class, and in the non-bonus class, provision for future bonuses having already been made as regards the policyholders (*vide* Summary Statement under heading No. VII.), all future profits fall to the proprietors, and provision for expenses only has to be regarded. The proportion of annual premium income reserved in these two classes for future expenses is in the aggregate 12·25 per cent., and consists of the difference between the gross premiums and the net H^M premiums, it being understood that in the guaranteed bonus class, on the one side are valued the original sums assured, plus the value of the future guaranteed bonuses treated as "increasing assurances," and on the other side the net H^M premiums for the original sums assured, plus the net premiums for the guaranteed bonuses, such net premiums being less than net H^M, and consequently producing a heavier reserve; in addition to the provision directly resulting from this mode of valuation, a sum of 51,209 *l.* of the ascertained surplus is retained on this occasion in the assurance fund. This is equivalent to a further percentage of 3·18 on the values of the gross premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Liverpool and London and Globe Insurance Company, for Five Years, commencing 1st January 1884 and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 1st January 1884	3,110,158	1	–	Claims under Policies (after deduction of Sums re-assured)	1,047,924	11	5
Premiums (after deduction of Re-assurance Premiums)	1,052,854	1	10	Surrenders	80,262	14	9
Considerations for Annuities granted	444,759	4	–	Ditto (Annuity)	1,146	–	–
Interest and Dividends	700,887	16	6	Annuities	384,686	8	–
Assignment Fees	309	15	–	Commission	47,769	8	6
Fines	90	17	11	Expenses of Management	66,193	15	2
				Medical Fees	4,543	18	7
				Stamps	3,311	17	3
				Proprietors' portion of Profit	78,568	14	8
				Amount of Funds on 31st December 1888	3,594,652	7	11
£.	5,309,059	16	3	£.	5,309,059	16	3

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Liverpool and London and Globe Insurance Company, as at 31st December 1888.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. For Assurances: Institute of Actuaries' Tables HM and HM (5). For Annuities: Government Annuitants' (Finlaison, 1883). Interest, 3½ per Cent.			
	Number of Policies.	Sum Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sum Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
For Whole Term—Single Lives	3,499	1,658,071	50,012	37,523	745,158	748,321	556,683	188,475
Limited number of Premiums—ditto	69	52,886	2,538	1,844	22,181	21,425	15,730	6,451
Ascending Premiums	68	39,140	658	523	15,930	18,966	15,053	877
Payable at certain Age or previous Death	515	151,942	6,655	5,079	79,319	86,450	65,401	13,918
Joint Lives	19	7,752	363	273	4,038	4,432	3,312	726
Last of Two Lives	1	300	3	2	60	80	54	6
Extra Premiums for Foreign Residence and Travel	–	- -	586	- -	586	- -	- -	586
TOTAL Assurances—With Participation in Profits	4,171	1,910,091	60,815	45,244	867,272	879,674	656,233	211,039
Deduct Re-assurances	–	102,795	3,065	2,385	49,648	41,278	31,532	18,116
Net Assurances—With Participation in Profits	4,171	1,807,296	57,750	42,859	817,624	838,396	624,701	192,923
II.—WITH GUARANTEED BONUS.								
For Whole Term—Single Lives	4,506	2,946,000	62,545	46,172	1,856,860	639,151	466,595	1,390,265
Provision for future Guaranteed Bonuses treated as "Increasing Insurances at fixed rates of Premium"	–	- -	- -	11,057	383,839	- -	118,231	265,608
Whole Term—Single Lives, Limited Number of Premiums	4	4,850	104	88	3,370	725	664	2,706
Payable at certain Age or previous Death	1	118	3	2	101	10	9	92
Joint Lives	8	2,611	82	70	2,116	409	375	1,741
With Guaranteed Bonus applied to Permanent Reduction of Premium	265	163,867	2,916	2,668	104,552	28,240	25,840	78,712
Extra Premiums for Foreign Residence and Travel	–	- -	450	- -	450	- -	- -	450
TOTAL Assurances—With Guaranteed Bonus	4,784	3,117,446	66,100	60,057	2,351,288	668,535	611,714	1,739,574
Deduct Re-assurances	–	33,345	972	755	23,748	7,819	6,035	17,713
Net Assurances—With Guaranteed Bonus	4,784	3,084,101	65,128	59,302	2,327,540	660,716	605,679	1,721,861
III.—WITHOUT BONUS.								
For Whole Term—Single Lives	3,330	2,394,734	71,467	62,766	1,395,555	780,755	678,183	717,372
Limited Number of Premiums—ditto	41	37,193	1,663	1,446	17,258	11,094	9,647	7,611
Payable at certain Age or previous Death	584	181,515	7,553	6,625	122,102	62,239	54,595	67,507
Endowments, payable only at a certain Age	7	850	18	16	579	91	83	496
Joint Lives	100	40,781	1,804	1,568	26,268	17,226	14,987	11,281
Last of Two or more Lives	85	64,800	1,197	1,041	27,493	16,856	14,595	12,898
Contingent Survivorship	106	139,662	1,710	1,500	18,870	12,953	11,362	7,508
Endowments of Children	163	37,666	1,263	- -	21,068	- -	- -	21,068
Ascending Premiums	78	82,850	1,326	1,104	34,664	39,476	32,896	1,768
Short Terms—Single Lives	93	132,155	2,191	1,753	1,180	- -	- -	1,180
Issue Cases	8	20,700	- -	- -	520	- -	- -	520
Special Contingencies	5	17,406	396	- -	2,929	- -	- -	2,929
Extra Premiums for Foreign Residence and Travel	–	- -	773	- -	773	- -	- -	773
TOTAL Assurances—Without Bonus	4,600	3,150,312	91,361	77,819	1,669,259	940,690	816,348	852,911
Deduct Re-assurances	–	387,279	10,611	9,117	172,490	122,660	106,024	66,466
Net Assurances—Without Bonus	4,600	2,763,033	80,750	68,702	1,496,769	818,030	710,324	786,445
Adjustment for prompt Payment of Claims, Revival of Lapsed Policies, &c.	–	- -	- -	- -	- -	- -	- -	20,000
ANNUITIES.								
Immediate	1,848	90,414	- -	- -	755,050	- -	- -	755,050
Reversionary	29	5,037	1,395	1,162	15,687	8,536	8,573	7,114
Deferred	3	420	6	5	1,054	- -	- -	1,054
TOTAL Annuities	1,880	95,871	1,401	1,167	771,791	8,536	8,573	763,218
TOTAL of the Results	15,435	7,654,430 Annuities, 95,871	205,029	172,030	5,413,724	2,325,678	1,949,277	3,484,447

VALUATION BALANCE SHEET of the Liverpool and London and Globe Insurance Company, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement above)	3,484,447	–	–	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	3,594,652	7	11
Surplus	188,774	2	7	Portion of Proprietors' Surplus carried to Profit and Loss Account under Schedule 3	78,568	14	8
£.	3,673,221	2	7	£.	3,673,221	2	7

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VIII.

All policies in the Participating Class which have been in force for one or more years share in the division of profits, whilst policies of less than one year's standing rank in the quinquennial division next following for the full number of annual premiums paid.

The policy-holders in the Guaranteed Bonus Class do not share in the profits according to the ordinary technical application of the term, their bonuses being commuted, and fixed as part of the policy, at the outset of the insurance. These guaranteed bonuses commenced on each policy respectively after five annual payments of premium, and irrespective of the dates of valuation.

IX.

The results of the valuation are as follows:—

(1.) The total amount of profit made by the Company, including 122,813 *l.* 3 *s.* 1 *d.* accumulated surplus arising out of the valuation of the previous quinquennium then left in reserve, is 188,774 *l.* 2 *s.* 7 *d.*

(2.) The amount of profit divided among the policy-holders in the Participating Class is 56,707 *l.* 12 *s.* 4 *d.*, the number of policies participating is 3,667, and the amount thereby assured is 1,651,997 *l.* A sum of 2,288 *l.* 13 *s.* 5 *d.* has been held in reserve undivided. As regards policies in the Guaranteed Bonus Class, *vide* answer under Heading VIII. The number of policies in this class is 4,784, and the original sum assured thereby 2,370,207 *l.*, or, including vested bonuses, 3,117,446 *l.*, and of the vested bonuses of 747,239 *l.*, the amount added during the present quinquennium is 210,253 *l.*

(3.) Specimens of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been in force for five years or for ten years, together with the amounts apportioned under the various modes in which the bonus may be received.

AGE AT ENTRY.	FIVE YEARS IN FORCE.			TEN YEARS IN FORCE.		
	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.	Reversionary Bonus.	Amount in Cash.	Annual Reduction of Premium for Life.
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20 - - -	8 15 –	2 11 –	– 2 6	8 15 –	2 16 –	– 2 10
30 - - -	8 15 –	3 2 –	– 3 5	8 15 –	3 9 –	– 4 –
40 - - -	8 15 –	3 17 –	– 4 10	8 15 –	4 5 –	– 6 –
50 - - -	8 15 –	4 14 –	– 7 5	8 15 –	5 4 –	– 9 6

Note.—Specimens cannot be given for 15 years and upwards, as no policy in this class has been so long in force.

The following table exhibits specimens of guaranteed bonuses allotted to policies in that class (closed in 1875 to new entrants) for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, together with the amounts apportioned under the various modes in which the bonus might be received.

SCALE of Guaranteed Bonus Additions per Cent.

AGE NEXT BIRTHDAY.	After 10 Annual Payments, Bonus added to each £.100 insured.	Annual Bonus after 10th Payment, in addition to Periodical Bonuses every 10 Years.	After 20 Annual Payments, Total of Periodical and Annual Bonus continued until Bonus reaches £.100.	After 30 Annual Payments, Total of Periodical and Annual Bonus continued until Bonus reaches £.100.	After 40 Annual Payments, Total of Periodical and Annual Bonus continued until Bonus reaches £.100.
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20 - - -	8 1 8	– 16 2	24 5 –	48 10 –	80 16 8
30 - - -	8 11 8	– 17 2	25 15 –	51 10 –	85 16 8
40 - - -	9 11 8	– 19 2	28 15 –	57 10 –	95 16 8
50 - - -	11 1 8	1 2 2	33 5 –	66 10 –	100 – –

REDUCED PREMIUM, after Ten Annual Payments, in lieu of all Guaranteed Bonus.

AGE NEXT BIRTHDAY.	REDUCED PREMIUM PER £.100.		
	Original Premium.	Reduced Premium.	Reduced per Cent.
	£. *s.* *d.*	£. *s.* *d.*	
20 - - - -	1 19 –	1 6 1	33·19
30 - - - -	2 9 5	1 12 9	33·77
40 - - - -	3 5 5	2 2 9	34·63
50 - - - -	4 12 7	2 19 1	36·22

Hugh H. Nicholson, Chairman.
J. A. Tobin, }
Alfred Fletcher, } Directors.
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Liverpool and London and Globe Insurance Company, on the 31st December 1888.

N.B.—This statement does not include the policies of the Globe Insurance Company, which are given separately, *vide* pages 117 to 119.

I.

ANNUAL PREMIUM for the Whole Term of Life, to secure £. 100 at Death.

Age next Birthday.	Without Bonus.	With Participation in Profits.	Age next Birthday.	Without Bonus.	With Participation in Profits.	Age next Birthday.	Without Bonus.	With Participation in Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
20 - - -	1 12 5	1 17 8	36 - - -	2 9 7	2 18 –	51 - - -	4 2 8	4 15 5
21 - - -	1 13 2	1 18 7	37 - - -	2 11 1	2 19 9	52 - - -	4 6 2	5 – –
22 - - -	1 13 11	1 19 7	38 - - -	2 12 8	3 1 7	53 - - -	4 9 11	5 4 7
23 - - -	1 14 9	2 – 8	39 - - -	2 14 4	3 3 7	54 - - -	4 14 –	5 9 3
24 - - -	1 15 8	2 1 9	40 - - -	2 16 1	3 5 6	55 - - -	4 18 3	5 14 8
25 - - -	1 16 6	2 2 11	41 - - -	2 17 11	3 7 6	56 - - -	5 2 8	6 – 3
26 - - -	1 17 6	2 4 2	42 - - -	2 19 10	3 9 6	57 - - -	5 7 5	6 6 5
27 - - -	1 18 6	2 5 5	43 - - -	3 1 10	3 11 7	58 - - -	5 12 5	6 12 10
28 - - -	1 19 6	2 6 9	44 - - -	3 3 11	3 13 9	59 - - -	5 17 8	6 19 5
29 - - -	2 – 7	2 8 -	45 - - -	3 6 2	3 16 –	60 - - -	6 3 4	7 5 11
30 - - -	2 1 8	2 9 3	46 - - -	3 8 7	3 18 7	61 - - -	6 9 7	7 12 –
31 - - -	2 2 10	2 10 5	47 - - -	3 11 1	4 1 3	62 - - -	6 16 3	7 18 7
32 - - -	2 4 1	2 11 9	48 - - -	3 13 8	4 4 3	63 - - -	7 3 4	8 5 1
33 - - -	2 5 5	2 13 2	49 - - -	3 16 5	4 7 8	64 - - -	7 10 9	8 12 6
34 - - -	2 6 9	2 14 8	50 - - -	3 19 6	4 11 3	65 - - -	7 18 9	9 – 9
35 - - -	2 8 1	2 16 3						

II. and III.

The total amount assured on lives for the whole term of life which are in existence at this date, and the amount of premiums receivable annually in respect of the same for each year of life, after deducting the abatements made by the application of bonuses.

Present Age.	PARTICIPATING ASSURANCES.				WITH GUARANTEED BONUS ASSURANCES.				WITHOUT BONUS ASSURANCES.		
	Sums Assured.	Reversionary Bonus.	Total Yearly Premium.	Extra Premium.	Sums Assured.	Reversionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sums Assured.	Total Yearly Premiums.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
12	500	- -	7·396	–	—	—	—	-	—	—	-
15	150	- -	2·513	–	—	—	—	–	—	—	-
16	200	- -	3·35	–	—	—	—	–	—	—	-
17	450	- -	7·708	–	- -	- -	- -	–	100	1·454	–
18	2,100	- -	35·968	–	- -	- -	- -	–	100	1·500	–
19	1,900	- -	33·287	–	—	—	—	–	—	—	–
20	2,684	- -	46·869	–	—	—	—	–	—	—	–
21	2,484	23·6	44·270	·5	- -	- -	- -	–	700	11·08	–
22	2,734	- -	52·284	3	- -	- -	- -	–	450	6·75	–
23	6,100	- -	119·699	–	- -	- -	- -	–	2,850	46·008	–
24	7,000	23·6	138·704	1	- -	- -	- -	–	1,185	19·162	1·45
25	10,500	7	213·207	–	- -	- -	- -	–	560	9·725	–
26	42,800	49	857·132	–	- -	- -	- -	–	6,500	121·084	1·55
27	14,600	31·5	304·305	6	- -	- -	- -	–	3,920	72·758	–
28	21,200	77·85	450·282	3·913	150	17·437	2·513	–	4,970	90·405	·375
29	30,850	321·1	667·315	21·613	100	- -	1·108	–	17,920	344·032	5
30	31,620	283·5	700·009	2	- -	- -	- -	–	17,010	329·575	–

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

II. and III.—*continued.*

Present Age.	PARTICIPATING ASSURANCES.				WITH GUARANTEED BONUS ASSURANCES.				WITHOUT BONUS ASSURANCES.		
	Sums Assured.	Reversionary Bonus.	Total Yearly Premium.	Extra Premium.	Sums Assured.	Reversionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sums Assured.	Total Yearly Premiums.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
31	47,666·667	398·1	1,115·662	49·283	1,100	122·646	19·892	–	30,900	633·632	5·4
32	45,820	862·8	1,041·451	11·417	800	89·6	14·867	–	20,857	408·717	5·575
33	43,141·667	981·05	993·664	1·25	500	59·2	9·35	–	16,650	327·278	32·75
34	47,488·333	1,010·25	1,129·814	32·075	1,550	296·251	27·987	–	28,050	572·564	–
35	60,900	1,458·6	1,429·183	15·363	3,500	555·524	64·628	–	24,201·667	488·764	35·5
36	60,162·725	1,194·25	1,528·184	10	2,908·333	333·141	60·209	–	22,552·5	470·036	48·042
37	59,900	1,957·35	1,520·017	9·183	3,750	400·622	76·025	8·925	50,445	1,163·156	2·542
38	78,210	1,875·05	2,055·098	24·704	12,962·5	1,760·946	267·522	–	135,162·5	3,122·391	3·025
39	84,365·316	1,939·9	2,291·109	28	18,408·333	2,585·922	383·947	21·308	37,118·35	860·549	6·583
40	63,725	1,455·85	1,716·172	10	15,504·167	1,541·825	308·722	5·25	30,312·5	692·763	–
41	65,926·667	2,537·25	1,863·139	30	25,900	4,841·332	526·478	–	41,367·833	825·145	8·4
42	63,408·75	2,292·55	1,799·776	53	31,696·666	3,624·602	593·439	–	60,373·7	1,554·000	37·5
43	58,739·5	2,629·35	1,643·099	27·55	28,800·208	5,017·939	639·017	2·1	32,812·5	807·792	10
44	61,066·667	1,959	1,899·154	19·333	31,702·5	4,815·840	717·588	24	27,868·333	663,070	–
45	50,480	1,346·7	1,620·758	10·083	32,079·166	5,762·824	737·539	6·5	58,778·333	1,419·894	47·146
46	48,550	1,466·5	1,622·111	6·5	41,090	8,231·365	944·848	·525	49,325	1,297·443	–
47	50,539·8	1,455·15	1,708·630	5	41,310·782	8,159·820	961·737	21·05	61,277·283	1,564·824	61·867
48	46,300	2,019	1,575·687	17·25	74,116·667	16,899·605	1,751·458	27·813	65,440·408	1,740·629	32·658
49	41,925	1,907·5	1,461·374	10	68,766·666	13,306·886	1,640·454	27·521	50,795·833	1,361·997	46·25
50	42,850	1,726·3	1,528·544	3·5	51,778·334	11,889·919	1,284·751	4·65	53,861·6	1,322·835	28·5
51	34,808·333	980·85	1,312·780	5	66,546·852	15,747·841	1,647·976	1·75	51,136·95	1,363·449	5·5
52	40,100	737·6	1,637·563	71·5	70,337·5	17,161·238	1,736·338	36	52,575	1,494·322	55·25
53	31,519·8	1,272·25	1,202·953	10·75	73,259·666	17,485·731	1,837·665	1	47,805	1,261·605	12·333
54	26,910	1,009·7	1,103·294	–	101,455·537	24,854·804	2,672·527	12·05	75,438·283	2,122·583	67·833
55	13,500	481·25	583·236	4·2	76,487·908	21,797·567	1,988·701	14·5	57,279·333	1,709·943	4
56	25,050	801·5	1,145·571	–	90,818·182	26,136·864	2,209·058	3·15	47,930·783	1,598·684	5·5
57	16,900	667·6	800·831	–	80,552·683	24,921·500	2,109·247	12·154	42,811·667	1,167·598	16·475
58	8,816·666	393·75	412·515	–	85,213·083	25,664·942	2,254,662	17	55,059·879	1,661·493	1·05
59	16,491·667	965·1	768·649	–	93,248·75	30,995·767	2,517·049	54·687	51,645·833	1,509·831	–
60	9,000	216·1	547·255	·525	78,386·608	26,276·075	2,192·049	–	61,563·667	1,874·608	8
61	38,100	4,329·5	1,785·800	–	97,011·333	31,118·416	2,702·909	13·75	44,737·75	1,335·044	1·75
62	6,770	381·5	375·589	–	84,044·6	30,564·860	2,396·364	41·5	60,698·917	2,372·957	2·1
63	8,200	444·45	493·130	–	81,828·667	30,496·245	2,393·764	–	87,241·667	2,954·684	–
64	4,300	175	281·950	–	67,176·167	23,950·844	1,931·119	3·75	57,673·667	1,733·111	11·087
65	7,517	242·35	485·223	–	80,049·534	29,880·756	2,170·082	–	80,457·285	2,261·717	4·75
66	7,675	496·1	527·820	–	84,515·616	28,958·585	2,936·228	–	41,828·946	1,568·292	–
67	4,596	113·75	339·510	–	59,540·35	21,498·055	1,790 276	3	49,293·667	1,884·914	–
68	1,550	67·3	118·617	–	54,616·233	23,928·711	1,798·913	35·575	66,779·4	2,858·761	–
69	1,800	71·75	141·666	–	54,875·71	18,916·993	1,703·185	–	45,219·166	1,667·529	–
70	1,100	38·5	94·379	–	47,584·35	21,757·996	1,506·651	46·5	52,464·667	2,005·364	–
71	1,600	192·5	111·534	–	67,704·783	26,383·778	2,422·775	–	41,852·95	1,760·091	–
72	650	10·5	60·721	–	33,348·9	13,763·981	1,006·441	–	33,204·9	1,073·411	–
73	2,004·167	176·95	193·026	–	41,588·233	17,289·654	1,379·096	3·15	36,223·284	1,168·709	11·467
74	1,000	- -	93·667	–	32,597·65	19,180·081	960·872	·75	25,898·45	1,019·691	12·5
75	400	- -	47·367	–	32,351·333	13,856·164	1,247·204	–	27,240	983·78	–
76	500	26·25	52·687	–	25,049	12,474·620	891·226	–	18,700	810·037	–
77	100	5·25	11·154	–	30,078	13,554·893	1,058·626	–	17,104·5	856·23	–
78	300	15·75	35·525	–	20,635·15	8,580·361	646·152	–	21,064·333	1,247·793	–
79	- -	- -	- -	–	14,399	6,021·041	487·598	–	26,783·283	1,098·046	–
80	- -	- -	- -	–	13,024	7,049·624	405·841	–	9,200	422·498	–
81	60	3·15	8·25	–	12,459	7,252·101	365·082	–	8,690·208	341·824	–
82	- -	- -	- -	–	7,147·95	4,018·907	287·220	–	12,499·95	593·578	–
83	100	8·75	12·6	–	1,550	1,170·571	45·049	–	6,065·667	256·104	–
84	- -	- -	- -	–	8,000	4,796·242	394·774	–	4,900	166·505	–
85	- -	- -	- -	–	4,050	3,480·655	129·370	–	1,100	61·925	–
86	- -	- -	- -	–	150	87·163	5·187	–	1,500	80·092	–
87	- -	- -	- -	–	1,200	646·020	62·85	–	2,550	80·850	–
88	- -	- -	- -	–	300	153·517	17·237	–	9,950	435·775	–
89	- -	- -	- -	–	- -	- -	–	–	500	28·708	–
90	- -	- -	- -	–	2,000	2,000	65·625	–	750	26·437	–
91	- -	- -	- -	–	200	109·863	5·879	–	700	35·191	–
92	- -	- -	- -	–	- -	- -	–	–	200	18·733	–
93	—	—	—	–	—	—	—	–	—	—	–
94	- -	- -	- -	–	1,200	514·125	47·6	–	4,000	143·667	–
£.	1,610,456·725	47,614·65	50,011·786	503·492	2,365,056·650	744,810·397	65,460·546	449·908	2,394,734·392	71,467·179	639·708

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

Re-assurances corresponding with the above, and in existence at this date, are as follows:—

Present Age.	PARTICIPATING ASSURANCES.				WITH BONUS ASSURANCES.				WITHOUT BONUS ASSURANCES.		
	Sums Assured.	Rever-sionary Bonus.	Total Yearly Premium.	Extra Premium.	Sums Assured.	Rever-sionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sums Assured.	Total Yearly Premium.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
26	25,000	1,540	489·417	-	—	—	—	-	—	—	-
31	5,000	-	126·042	-	- -	- -	- -	-	5,000	101·458	-
35	2,000	-	38·583	-	- -	- -	- -	-	3,000	52·75	-
37	- -	-	-	-	- -	- -	- -	-	14,000	336	-
38	6,500	280	186·334	-	- -	- -	- -	-	107,000	2,492·502	-
40	500	35	14·5	-	—	—	—	-	—	—	-
41	6,500	796·2	182·813	-	- -	- -	- -	-	2,000	49·917	-
42	2,000	-	55	-	- -	- -	- -	-	8,500	253·333	-
45	2,000	30	72·5	-	- -	- -	- -	-	12,500	271·708	-
46	- -	-	-	-	- -	- -	- -	-	11,500	342·727	-
47	- -	-	-	-	- -	- -	- -	-	3,800	89·616	-
48	1,200	88·35	36·75	-	- -	- -	- -	-	2,000	59	-
49	- -	-	-	-	- -	- -	- -	-	1,000	22·375	-
50	2,600	175	85·15	-	- -	- -	- -	-	3,000	70·833	-
51	- -	-	-	-	- -	- -	- -	-	3,000	110·5	-
52	1,000	-	35·583	-	2,000	615	50·417	-	19,500	641·825	-
54	4,000	490	168·5	-	- -	- -	- -	-	6,000	237·313	-
55	- -	-	-	-	4,000	- -	104·5	-	4,000	121·667	-
56	- -	-	-	-	- -	- -	- -	-	2,000	102·667	-
58	- -	-	-	-	2,500	1,019·15	63·854	-	3,500	113·75	-
59	- -	-	-	-	- -	- -	- -	-	5,000	124·792	-
61	28,000	3,780·5	1,220·858	-	—	—	—	-	—	—	-
62	- -	-	-	-	- -	- -	- -	-	8,300	543·5	-
63	1,400	154	84·117	-	- -	- -	- -	-	29,900	957·792	-
64	- -	-	-	-	1,000	570	25·5	-	1,000	25·333	-
65	- -	-	-	-	- -	- -	- -	-	18,000	433·833	-
66	2,000	463·75	101·167	-	3,000	- -	128·25	-	—	—	-
67	- -	-	-	-	500	263·770	13·458	-	321	17·187	-
68	- -	-	-	-	- -	- -	- -	-	4,000	211·167	-
69	- -	-	-	-	- -	- -	- -	-	5,000	288·417	-
70	- -	-	-	-	- -	- -	- -	-	4,129	181·791	-
71	- -	-	-	-	10,000	2,339·054	447·917	-	2,500	75	-
72	- -	-	-	-	2,000	886·4	46·667	-	2,832	76·875	-
73	- -	-	-	-	- -	- -	- -	-	898·5	34 075	-
77	- -	-	-	-	1,167	484·75	43·562	-	—	—	-
78	- -	-	-	-	- -	- -	- -	-	1,200	125·5	-
79	- -	-	-	-	1,000	- -	48·167	-	2,200	64·5	-
87	- -	-	-	-	- -	- -	- -	-	200	5·4	-
88	- -	-	-	-	- -	- -	- -	-	3,000	120	-
94	- -	-	-	-	- -	- -	- -	-	999	49·333	-
£.	89,700	7,832·8	2,897·314	-	27,167	6,178·133	972·292	-	300,779·5	8,804·436	-

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

IV., V., and VI.

Total Amount Assured at this date under Classes of Assurance Business other than for the Whole Term of Life is shown in the following Statement, together with the Amount of Premiums receivable annually in respect of each such Special Class, and the Total Amount of Premium which has been received.

Participating Assurances.

	Sum Assured.	Bonus Additions.	Office Premium.	Extra Premium.	Total Premium Received.
	£.	£.	£.	£.	£.
Limited number of Premiums - - - - -	52,700	185·5	2,537·675	48·587	9,040·271
Ascending Premiums - - - - - -	39,140	- -	658·213	- -	1,884·979
Payable at certain Age or previous Death -	151,906·667	35	6,655·163	30·75	19,878·487
Joint Lives - - - - - - -	7,700	52·5	363·254	3	1,369·946
Last of Two Lives - - - - - -	300	- -	3·463	- -	10·387
£.	251,746·667	273	10,217·768	82·337	32,184·070

	WITH GUARANTEED BONUS ASSURANCES.					WITHOUT BONUS ASSURANCES.			
	Sum Assured.	Bonus Additions.	Office Premium.	Extra Premium.	Total Premium Received.	Sum Assured.	Office Premium.	Extra Premium.	Total Premium Received.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Limited number of Premiums -	3,200	1,649·696	103·767	–	2,798·508	37,193·333	1,663·387	2·5	9,479·8
Payable at certain Age or Death - - - - -	100	18·75	2·8	–	88·2	181,515·208	7,553·583	25·454	77,214·008
Endowments payable only at certain Age - - -	–	–	–	–	–	850	17·746	–	321·95
Joint Lives - - - -	1,850	760·754	82·079	–	2,730·563	40,781·333	1,804·483	–	25,277·558
Last of Two or more Lives -	–	–	–	–	–	64,800	1,196·804	9·125	15,326·417
Contingent Survivorship - -	–	–	–	–	–	139,061·913	1,710·45	0·875	17,653·946
Endowments of Children -	–	–	–	–	–	37,666·3	1,263·483	–	15,371·604
Ascending Premiums - -	–	–	–	–	–	82,850	1,325·683	–	3,068·721
Short Term - - - -	–	–	–	–	–	132,155	2,191·137	94·908	6,842·1
Issue Cases - - - -	–	–	–	–	–	20,700	- -	–	884·95
Special Contingencies - -	–	–	–	–	–	17,406	396·325	–	1,942·475
£.	5,150	2,429·2	188·646	–	5,617·271	755,579·087	19,123·081	132·862	173,383·529

Re-assurances corresponding with the above, in existence at this date, are as follows:—

	PARTICIPATING ASSURANCES.			WITHOUT BONUS ASSURANCES.		
	Sum Assured.	Office Premium.	Total Premium Paid.	Sum Assured.	Office Premium.	Total Premium Paid.
	£.	£.	£.	£.	£.	£.
Limited number of Premiums - - -	5,262	168·021	504·063	—	—	—
Joint Lives - - - - - - - - -	- -	- -	- -	2,000	102·667	308·001
Last of Two or more Lives - - - -	- -	- -	- -	2,000	20	260
Contingent Survivorships - - - -	- -	- -	- -	17,500	313·771	5,920·986
Short Term - - - - - - -	- -	- -	- -	45,000	1,131·378	2,512·049
Ascending Premiums - - - - -	- -	- -	- -	20,000	239·083	499·749
£.	5,262	168·021	504·063	86,500	1,806·899	9,500·785

Memo.—There are no extra premiums payable on above re-assurances.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued*.

VII.

The Immediate Annuities at this date are as follows :—

ON SINGLE LIVES.

Present Age.	Amount of Annuity.			Present Age.	Amount of Annuity.			Present Age.	Amount of Annuity.			Present Age.	Amount of Annuity.		
	£.	s.	d.		£	s.	d.		£.	s.	d.		£.	s.	d.
94 - -	90	–	–	76 - -	2,270	16	6	58 - -	1,152	15	4	40 - -	191	3	4
93 - -	77	6	10	75 - -	3,115	7	9	57 - -	574	7	6	39 - -	66	1	4
92 - -	221	19	11	74 - -	3,500	15	11	56 - -	1,262	15	–	38 - -	110	9	2
91 - -	519	9	6	73 - -	3,579	11	5	55 - -	1,443	1	4	37 - -	200	–	–
90 - -	683	14	9	72 - -	3,472	10	8	54 - -	1,005	17	4	36 - -	50	2	6
89 - -	153	8	2	71 - -	5,090	6	4	53 - -	582	5	1	35 - -	36	8	8
88 - -	1,389	11	1	70 - -	4,897	16	8	52 - -	414	14	4	34 - -	24	13	4
87 - -	847	5	5	69 - -	2,946	17	–	51 - -	552	13	2	33 - -	25	–	–
86 - -	735	5	7	68 - -	2,942	14	7	50 - -	417	13	11	32 - -	75	–	–
85 - -	969	1	5	67 - -	2,801	10	4	49 - -	448	–	10	31 - -	135	–	4
84 - -	593	14	11	66 - -	1,921	5	10	48 - -	126	4	10	30 - -	48	16	8
83 - -	1,317	7	1	65 - -	1,872	–	11	47 - -	220	16	–	29 - -	4	19	2
82 - -	1,036	1	2	64 - -	3,919	4	–	46 - -	337	15	1	27 - -	29	16	2
81 - -	1,949	6	2	63 - -	1,647	17	2	45 - -	233	5	8	22 - -	13	–	–
80 - -	1,751	–	1	62 - -	1,756	8	7	44 - -	292	12	–				
79 - -	1,940	9	1	61 - -	1,993	16	6	43 - -	34	9	4				
78 - -	1,927	15	5	60 - -	3,258	18	3	42 - -	193	–	6	£.	82,245	10	2
77 - -	2,441	9	2	59 - -	2,213	15	11	41 - -	96	12	2				

	Amount of Annuity.		
On joint existence of two lives - - - - -	£. 287	12	4
On last survivor of two lives - - - - -	7,249	9	1
Ditto - - three lives - - - - -	52	1	–
Ditto - - four lives - - - - -	51	–	–
Terminable annuities - - - - - -	528	2	8

VIII.

The annuities, other than the above, with the further particulars required, are as follows :—

Contingent Reversionary Annuities.				Deferred Annuities.			
Amount - - - - -	£. 5,037	–	–	Amount - - - - - -	£. 420	–	–
Annual premiums receivable -	1,394	13	2	Annual premiums receivable - - - -	6	7	6
Total amount of premiums received	25,415	15	2	Total amount of premiums received -	553	11	11

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation is :—

In 1884 - - - - - - -	£. 4	4	3	per cent.
„ 1885 - - - - - - -	4	1	10	„
„ 1886 - - - - - - -	4	1	7	„
„ 1887 - - - - - - -	4	1	10	„
„ 1888 - - - - - - -	4	1	4	„

X.

The following table exhibits the minimum values allowed for the surrender of policies of different standing, for 100 *l.*, effected at various ages for the whole term of life.

Age at Entry.	DURATION OF POLICY.																	
	5 Annual Premiums Paid.			10 Annual Premiums Paid.			15 Annual Premiums Paid.			20 Annual Premiums Paid.			25 Annual Premiums Paid.			30 Annual Premiums Paid.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
20 - - -	2	14	–	5	8	1	8	6	1	11	18	2	16	2	–	20	14	7
25 - - -	3	–	10	6	4	–	9	18	9	14	5	6	19	1	6	24	6	6
30 - - -	3	9	3	7	6	10	11	17	7	16	17	11	22	7	9	28	4	2
35 - - -	4	2	4	8	18	–	14	3	10	19	19	8	26	2	5	32	5	7
40 - - -	5	2	–	10	14	9	16	18	2	23	9	–	30	–	3	38	7	2
45 - - -	6	2	–	12	15	9	19	17	5	26	19	7	35	14	9	45	12	10
50 - - -	7	7	–	15	3	1	22	19	7	32	5	8	42	13	8		—	
55 - - -	8	15	4	17	11	3	27	12	2	38	13	6		—			—	

Surrender values are allowed for ordinary whole-term policies after three annual premiums have been paid. The above values apply to non-bonus policies. Bonus policies are, in addition to these values, allowed the cash value of their reversionary bonuses.

For endowments on the returnable scale the values are 75 per cent. on the total premiums received.

For endowments on the non-returnable scale the values are determined according to the state of health of the endowed, and the particular circumstances of each individual case.

For endowment assurances the minimum value allowed is 70 per cent. of the H^M 4 per Cent. Table.

(*Note.*)

The Company transacts no business at other than European rates, such extra premium as may be charged for residence in other climates, or for seafaring occupation, being discontinued on the return for a permanent or defined period of the assured within the ordinary limits, the increased liability being represented by a special reserve of one year's current extra premium.

If a policy is granted on an "unhealthy" or under-average life, the premium is charged at an advanced age, and is so dealt with for all valuation and reserve purposes. For the purposes of surrender, the mean between the actual age and the advanced age is usually adopted.

Hugh H. Nicholson, Chairman.
J. A. Tobin, } Directors.
Alfred Fletcher, }
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Globe Insurance Company, made by the Actuary.

N.B.—This statement does not include the policies of the Liverpool and London and Globe Insurance Company, which are given separately, *vide* pages 107 to 109.

I.

The valuation is made up to 31st December 1888.

II.

The principles upon which the valuation is made: -

1st. The liability of the Company is ascertained by taking the difference between the present value of the sums assured and the present value of the future premiums. For treatment of the premiums as regards loading, *vide* answer to Question 5.

2nd. The tables of mortality and the rate of interest assumed in the calculations are mentioned in answer to Questions 3 and 4.

3rd. The profits are ascertained quinquennially. Two-thirds thereof, in the bonus class, belong to the policyholders, and the remainder to the proprietors. The amount declared by the Directors to be divisible is distributed by giving to policies entitled to participate reversionary bonuses for each year's premium paid since the previous division.

The principles of the valuation were determined by the Directors of the late Globe Insurance Company, in virtue of the powers conferred upon them by the Deeds of Settlement and Acts of Parliament of that Company, which principles were confirmed and made absolute by the "Liverpool and London and Globe Insurance Company's Amalgamation Act, 1864."

III.

The tables of mortality used in the valuation are those upon which the premiums charged were respectively based, viz.:—

Class *a.* British lives, old series, non-participating class, the "Northampton."
„ *b.* Continental lives, old series, non-participating, special table.
„ *c.* British lives, new series, non-participating class, "Carlisle" modified.
„ *d.* Continental lives, non-participating class, "Carlisle" modified.
„ *e.* British, new series, participating class, "Carlisle" pure.
„ *f.* Annuities, "Carlisle" pure.

IV.

The rates of interest assumed in the calculations are: for all the above classes of assurance, 3 per cent.; for annuities, 3½ per cent.

V.

The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits (if none, state how this provision is made).

Class *a.* The premiums charged are valued in their entirety. It being a well-ascertained fact that the Northampton Tables represent the expectation of life below the real expectation, such premiums, treated as assets, are consequently under-estimated by the Company, whilst the liability to pay the sums assured is over-estimated.

Classes *b*, *c*, and *d*. The respective tables under which these classes are valued are based upon such a rate of mortality as would, upon the values of annuities deduced therefrom, at 3 per cent. interest, produce the premiums charged by the late Globe Company for the respective risks.

Classes *a*, *b*, *c*, and *d* are non-participating in profit policies, and the expenses are met by the employment of tables modified from the Carlisle, showing a higher rate of mortality than the pure Carlisle Table. In addition to this, the rate of interest actually earned by the Company is considerably in excess of the rate of 3 per cent. assumed in the calculations.

Class *e*. The whole of the loading, viz., 26 per cent., *i.e.*, the difference between the premiums payable to the office and the pure Carlisle Three per Cent. Tables, is reserved for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Globe Insurance Company for Five Years, commencing 1st January 1884 and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 1st January 1884	359,522	1	4	Claims under Policies (after deduction of Sums re-assured) - - -	170,266	7	6
Premiums (after deduction of Re-assurance Premiums) - - -	77,376	5	4	Surrenders - - - - - -	10,359	17	4
				Annuities - - - - - -	7,394	11	5
Interest and Dividends - - -	69,677	7	–	Commission - - - - - -	2,736	19	8
Assignment Fees - - - -	12	5	–	Expenses of Management - - -	4,164	11	9
Fines - - - - - - -	12	–	–	Proprietors' portion of Profit - -	7,531	5	4
				Amount of Funds on 31st December 1888 - - - - - - -	304,146	5	8
£.	506,599	18	8	£.	506,599	18	8

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Globe Insurance Company, as at 31st January 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by Tables, as specified in Answer 3 in Fifth Schedule, page 115. Interest at 3 per Cent. for all Life Risks. „ 3½ per Cent. Annuities.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premium, if ascertained.	Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premium, if ascertained.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
For Whole Term—Single Lives	507	348,662	8,159	6,475	240,262	78,091	61,978	178,284
Joint Lives	7	2,144	81	64	1,655	580	460	1,195
Last of Two Lives	7	3,223	40	32	1,652	541	429	1,223
Extra Premium for Foreign Residence and Travel	-	-	5	-	5	-	-	5
TOTAL Assurances—With Participation	521	354,029	8,285	6,571	243,574	79,212	62,867	180,707
Deduct Re-assurances	-	49,625	858	684	31,770	10,005	8,081	23,689
Net Assurances—With Participation	521	304,404	7,427	5,887	211,804	69,207	54,786	157,018
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term—Single Lives	313	196,281	5.333	Not ascertained. *Vide* Answer to Question 5, page 115.	153,444	35,330	Not ascertained. *Vide* Answer to Question 5, page 115.	118,114
Payable at certain Age or previous Death	4	1,000	34		889	95		794
Joint Lives	2	3,100	142		2,463	800		1,663
Last of Two or more Lives	11	4,100	48		2,126	570		1,556
Contingent Survivorship	2	7,000	140		2,125	624		1,501
Extra Premiums for Foreign Residence and Travel	—	—	—	—	—	—	—	—
TOTAL Assurances—Without Participation	332	211,481	5,697	-	161,047	37,419	-	123,628
Deduct Re-assurances	-	13,000	275	-	6,455	2,167	-	4,288
Net Assurances—Without Participation	332	198,481	5,422	-	154,592	35,252	-	119,340
Adjustment for prompt payment of Claims, Revival of Lapsed Policies, &c.	-	-	-	-	-	-	-	5,000
ANNUITIES.								
Immediate	16	1,313	-	-	8,689	-	-	8,689
Reversionary	1	46	-	-	276	-	-	276
TOTAL Annuities	17	1,359	-	-	8,965	-	-	8,965
TOTAL of the Results	870	502,885 and Annuity, 1,359	12,849	-	375,361	104,459	-	290,323

VALUATION BALANCE SHEET of the Globe Insurance Company, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement above)	290,323	–	–	Life Assurance and Annuity Funds, as per Balance Sheet under Schedule 4	304,146	5	8
Surplus	21,354	11	–	Proprietors' portion of Surplus carried to Profit and Loss Account under Schedule 3	7,531	5	4
£.	311,677	11	–	£.	311,677	11	–

VIII.

All policies in the participating class in force at the date of the valuation participate in the profits.

IX.

The results of the valuation are as follows:—

(1.) The total amount of profit made by the Company is 21,354 *l.* 11 *s.*

(2.) The amount of profit divided amongst 521 participating policies for the original sum assured of 304,126 *l.* 17 *s.* is 13,081 *l.* 5 *s.* 8 *d.*, being two-thirds of the surplus arising under the participating class, leaving a sum of 742 *l.* held in reserve undivided.

(3.) Specimens of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively together with the amounts apportioned under the various modes in which the bonus might be received.

The reversionary bonuses declared in addition to previous vested bonuses are, as the result of the present investigation, at the rate of 6 *l.* 5 *s.* per cent. on the original sums assured, such rate being common to all ages. The policy-holders may, however, on application, draw the cash values of the additions made to their policies, or apply the values towards reduction of the premiums for life, it being optional to the assured to deal with the whole of their accrued bonuses at each investigation as they may wish.

Hugh H. Nicholson, Chairman.
J. A. Tobin, } Directors.
Alfred Fletcher, }
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Globe Insurance Company, on the 31st December 1888.

N.B.—This statement does not include the policies of the Liverpool and London and Globe Insurance Company, which are given separately, *vide* pages 110 to 114.

I.

There are no tables at present in use, no policies in this class having been issued since the amalgamation of the Globe Insurance Company in 1864.

II. and III.

The total amount assured on lives for the whole term of life which are in existence at this date, and the amount of premiums receivable annually in respect of the same for each year of life, after deducting the abatements made by the application of bonuses.

Present Age.	PARTICIPATING ASSURANCES.				NON-PARTICIPATING ASSURANCES.		
	Sum Assured.	Reversionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sum Assured.	Total Yearly Premium.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.
33	100	19·9	1·675	—	—	—	—
37	300	42·6	5·025	—	—	—	—
39	100	14·5	1·675	—	—	—	—
41	780	158·85	12,317	·5	—	—	—
43	500	30·1	8·496	- -	500	7·875	—
44	340	5·8	5·713	- -	100	1·692	—
45	550	111·35	7·625	1	—	—	—
46	200	29	3·35	1	—	—	—
47	200	21·3	3·596	- -	1,700	16·742	—
48	3,400	523·7	65·792	- -	200	3·083	—
49	700	63·7	14·296	—	—	—	—
50	2,500	344	52·5	—	—	—	—
51	5,842	949·25	112·417	- -	50	·987	—
52	2,900	415·2	59·787	—	—	—	—
53	2,150	307·25	48·987	- -	100	1·871	—
54	5,150	791·8	115·587	- -	350	6·963	—
55	19,550	2,342·75	448·304	- -	1,300	27·95	—
56	38,000	8,195·95	820·363	- -	6,550	126·921	—
57	7,050	896·6	161·958	- -	3,050	44·7	—
58	11,400	1,656·5	274·579	- -	10,350	198·25	—
59	7,750	1,241·75	183·242	- -	2,050	46·329	—
60	10,100	1,844·3	247·025	- -	2,250	45·958	—
61	25,800	6,031·75	616·333	- -	3,770	81	—
62	15,150	2,249·4	399·9	- -	250	5·667	—
63	17,288	3,116·35	463·25	- -	10,160	268·804	—
64	10,199·95	2,295·95	257·629	- -	2,470	57·375	—
65	8,349	1,104·35	235·525	1	2,145	49·329	—
66	7,609·95	1,171·3	193·792	- -	11,450	314·754	—
67	11,050	2,671·15	320·925	- -	10,438	234·304	—
68	12,950	2,067·05	391·242	- -	19,250	574·708	—
69	6,399·95	535·7	203·442	- -	10,080	275·85	—
70	12,100	1,206·7	390·779	- -	7,499	201·633	—
71	8,500	533·35	285·075	- -	10,920	312·813	—
72	3,650	428·6	121·8	- -	3,490	94·525	—
73	2,500	506·5	87·413	- -	11,475	309·546	—
74	5,575	608·35	191·279	- -	10,999·75	306·371	—
75	12,750	1,895·2	486·921	- -	3,150	86·075	—
76	3,700	253·5	134·875	- -	4,769	107·104	—
77	3,300	625·3	132·213	- -	5,580	163·983	—
78	7,211	1,123·25	291·192	1·875	11,700	474·65	—
79	1,000	106·5	48·854	- -	2,800	55·158	—
80	1,632	85·2	66·363	- -	200	6·5	—
81	1,500	214	74·096	- -	1,900	58·692	—
82	- -	- -	- -	- -	10,465	274·783	—
83	100	- -	6·321	- -	300	18·35	—
84	200	59·1	9·125	- -	7,250	277·821	—
85	100	19	6·321	- -	350	13·825	—
86	1,000	213	66·417	- -	2,750	97·417	—
87	200	- -	13·283	—	—	—	—
89	150	8·25	10·458	- -	500	25·637	—
90	- -	- -	- -	- -	1,320	37·9	—
91	- -	- -	- -	- -	100	3·683	—
96	- -	- -	- -	- -	200	15·383	—
£.	299,526·85	49,134·95	8,159·132	5·375	196,280·75	5,332·961	—

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

Re-assurances corresponding with the above, and in existence at this date, are as follows:—

Present Age.	PARTICIPATING ASSURANCES.				NON-PARTICIPATING ASSURANCES.		
	Sum Assured.	Reversionary Bonus.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.	Sum Assured.	Total Yearly Premium, less Reduction by Bonus.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.
56 - -	25,000	6,968·992	532·667	- -	3,500	88·083	—
61 - -	13,000	3,981·7	311·083	—	—	—	—
63 - -	500	174·687	14·063	—	—	—	—
66 - -	- -	- -	- -	- -	2,500	73·725	—
70 - -	- -	- -	- -	- -	2,000	50·75	—
£.	38,500	11,125·379	857·813	- -	8,000	211·958	—

IV., V., and VI.

The total amount assured at this date under classes of assurance business other than for the whole term of life.

The amount of premiums receivable annually in respect of each such special class.

The total amount of premium which has been received.

	PARTICIPATING ASSURANCES.					NON-PARTICIPATING ASSURANCES.			
	Sum Assured.	Bonus Additions.	Office Premium.	Extra Premium.	Total Premium Received.	Sum Assured.	Office Premium.	Extra Premium.	Total Premium Received.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Payable at certain Age or Death - - - -	–	–	–	–	–	1,000	33·529	–	886·879
Joint Lives - - -	2,000	143·95	80·517	–	2,391·397	3,100	141·913	–	3,849·325
Last of Two or more Lives	2,600	622·95	40·237	–	1,215·612	4,100	48·542	–	1,595·734
Contingent Survivorships -	–	–	–	–	–	7,000	139·917	–	3,877·916
£.	4,600	766·9	120·754	–	3,607·009	15,200	363·901	–	10,209·854

Re-assurances corresponding with the above, and in existence at this date, are as follows:—

	£.	£.	£.
Contingent Survivorships (Non-participating) - - - - -	5,000	63·333	1,963·333

VII.

The intermediate annuities at this date, distinguishing the amounts for each year of life, are as follows:—

ON SINGLE LIVES.

Present Age.	Amount of Annuity.			Present Age.	Amount of Annuity.		
	£.	s.	d.		£.	s.	d.
88 - - -	29	5	8	71 - - -	500	–	–
87 - - -	100	–	–	69 - - -	30	–	–
86 - - -	48	–	–	68 - - -	200	–	–
83 - - -	53	8	8	52 - - -	13	–	–
82 - - -	30	18	4	51 - - -	11	15	–
81 - - -	120	–	–	48 - - -	25	–	–
80 - - -	77	2	–				
76 - - -	25	–	–	£.	1,263	9	8

On last survivor of two lives - - - - - - - £. 50.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*continued.*

VIII.

The annuities, other than the above, with the further particulars required, are as follows :—

CONTINGENT REVERSIONARY ANNUITY.

	£. s. d.
Amount - - - - - - - - - - - - -	46 10 –
Annual premiums receivable - - - - - - - -	—
Total amount of premiums received - - - - - -	16 11 –

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation is,—

	£. s. d.	
In 1884 - - - - - - - - - - -	4 4 3	per cent.
„ 1885 - - - - - - - - - - -	4 1 10	„
„ 1886 - - - - - - - - - - -	4 1 7	„
„ 1887 - - - - - - - - - - -	4 1 10	„
„ 1888 - - - - - - - - - - -	4 1 4	„

X.

The following table exhibits the minimum values allowed for the surrender of policies of different standing, for 100 *l.*, effected at various ages, for the whole term of life.

AGE AT ENTRY.	DURATION OF POLICY. 25. Annual Premiums Paid.	30. Annual Premiums Paid.	35. Annual Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.
20 - - -	16 2 –	20 14 7	25 16 –
25 - - -	19 1 6	24 6 6	29 17 10
30 - - -	22 7 9	28 4 2	34 1 –
35 - - -	26 2 5	32 5 7	40 6 3
40 - - -	30 – 3	38 7 2	47 17 9
45 - - -	35 14 9	45 12 10	—
50 - - -	42 13 8	—	—

Surrender values are allowed for all whole-term policies. The above values apply to non-bonus policies. Bonus policies are, in addition to these values, allowed the cash value of their reversionary bonuses.

For endowment assurances the values allowed are two-thirds of the full value by the Carlisle Table, 3 per cent. interest.

(*Note.*)

The Company transacts no business at other than European rates, such extra premium as may be charged for residence in other climates, or for seafaring occupation, being discontinued on the return of the assured within the ordinary limits, the increased liability being represented by a special reserve of one year's current extra premium.

If a policy is granted on an "unhealthy" or under-average life, the premium is charged at an advanced age, and is so dealt with for all valuation and reserve purposes. For the purposes of surrender, the mean between the actual and the increased age is usually adopted.

Hugh H. Nicholson, Chairman.
J. A. Tobin,
Alfred Fletcher, } Directors.
Jno. M. Dove, Secretary to the Company.
Aug. Hendriks, Actuary.

NORWICH UNION LIFE INSURANCE SOCIETY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Norwich Union Life Insurance Society, for the Year ending 31st December 1888.

"NORWICH UNION" FUND.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year (including Settlement Policies Trust Fund)				1,670,548	7	7			
Premiums (less Re-assurances)				144,331	14	9			
Interest and Dividends (less Income Tax)	54,124	8	2						
Interest accrued but not payable in 1888, and since received	14,555	17	9						
				68,680	5	11			
Fees for Registration of Assignments, &c.				102	15	–			
Profit on Security realised				947	17	7			
							1,884,611	–	10
*** "AMICABLE" FUND.**									
Amount of Fund, 5th April 1888				187,807	14	10			
Premiums (no Re-assurances)				4,348	–	–			
Interest and Dividends (less Income Tax)				5,641	17	10			
Rents of Freehold Property				1,659	12	1			
Increase in Estimated Value of Stock				568	11	9			
							200,025	16	6
						£.	2,084,636	17	4

"NORWICH UNION" FUND.	£.	s.	d.	£.	s.	d.
Claims under Policies (less Re-assurances)	158,797	11	3			
Bonuses thereon	37,505	8	1			
Surrenders	7,528	7	2			
Bonuses taken in Cash	3,147	5	1			
Annuities (including Pensions, 1,254 *l.* 15 *s.* 8 *d.*)	6,061	14	10			
Interest on Settlement Policies Trust Fund	41	18	4			
Commission	9,655	18	1			
Expenses of Management	16,935	–	8			
Amount of Funds at the end of the Year, as per Balance Sheet	1,644,937	17	4			
				1,884,611	–	10
*** "AMICABLE" FUND.**						
Claims under Policies of the Year ending 4th April 1889 (no Re-assurances)	19,185	11	–			
Surrenders	27	5	5			
Commission	56	8	5			
Expenses of Management	558	11	5			
Amount of Fund, 5th April 1889	180,198	–	–			
				200,025	16	6
			£.	2,084,636	17	4

**N.B.*—No new policies are issued in this branch. By the Amicable and Norwich Union Societies Act, 1866, the financial year for this account ends on the 4th April annually.

BALANCE SHEET

Of the Norwich Union Life Insurance Society, on the 1st January 1889.

LIABILITIES. "NORWICH UNION."	£.	s.	d.	£.	s.	d.
Assurance Fund	1,643,889	16	6			
Settlement Policies Trust Fund	1,048	–	10			
Total Funds, as per First Schedule	1,644,937	17	4			
Claims admitted but not paid	69,381	–	4			
Agents' Balances overpaid	19	19	1			
On Mortgage Account	6,387	1	7			
Sundry Accounts	873	14	11	1,721,599	13	3
*** "AMICABLE."**						
Assurance Fund	180,198	–	–			
Claims admitted but not paid	5,756	19	–	185,954	19	–
			£.	1,907,554	12	3

ASSETS. "NORWICH UNION."	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom, viz.:—						
Freehold Property	659,697	15	8			
Leasehold ditto	22,042	8	8			
Rates, Tithes, Ground Rents, &c.	234,768	2	9			
Reversions	145,369	5	3			
Life Interests	153,463	2	6			
Loans on the Society's Policies	86,704	13	–			
Investments:						
British Government Securities (including Bank Stock)	221,984	3	–			
Colonial Government Securities	37,012	12	6			
Liverpool and Birmingham Corporations 3½ per Cent. Stock	30,000	–	–			
Pennsylvania 4½ per Cent. Gold Bonds	10,837	10	–			
Italian Rentes	4,784	8	–			
Great Eastern and South Eastern Railway 4 per Cent. Debentures	24,027	17	6			
House Property (the Society's Offices in London, Liverpool, Birmingham, &c.)	31,097	17	4			
Fixtures and Furniture at principal Offices	1,000	–	–			
Policy Stamps	143	13	6			
Agents' Balances	23,783	5	10			
Outstanding Premiums	6,040	19	7			
" Interest	14,555	17	9			
Cash, Current Accounts at the Society's Bankers	14,286	–	5			
				1,721,599	13	3
*** "AMICABLE."**						
Mortgages on Property in Great Britain	106,801	9	1			
Loans on the Society's Policies	6,272	–	–			
Investments in British Government Securities (including Bank Stock)	19,857	2	10			
Ground Rents in St. James'-street, Piccadilly	48,642	17	2			
Outstanding Premiums	216	11	1			
" Interest	569	16	8			
" Rents	419	5	–			
Cash in hand and on Current and Deposit Accounts at the Society's Bankers	3,175	17	2			
				185,954	19	–
			£.	1,907,554	12	3

Geo. Forrester, President.
Robert Fitch, V.P., } Directors.
I. B. Coaks, V.P., }
J. J. W. Deuchar, Secretary and Actuary.

WHITTINGTON LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Whittington Life Assurance Company, for the Year ending 31st December 1888.

No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				183,157	2	10
Premiums	54,979	3	3			
Less Re-assurances	1,925	9	–	53,053	14	3
Consideration for Annuities granted				1,209	9	1
Interest, Dividends, and Rents				7,238	7	1
Fees on Assignments and Transfers				55	12	10
£.				244,714	6	1

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Claims under Policies, after deducting Re-assurances							26,375	13	7
Claims by Endowments, matured							4,161	12	–
Bonus paid to Policyholders							2,301	6	–
Surrenders							1,885	19	10
Annuities							1,118	18	9
Commission							4,824	17	6
Expenses of Management, viz. :—									
Salaries	2,287	–	–						
Directors and Auditors	882	–	–						
Rent, Rates, and Taxes	706	11	–						
Office Expenses	186	4	9						
Postage and Parcels	419	15	9						
Printing and Stationery	337	19	11						
Medical Fees	632	16	–						
Stamps	108	18	3						
Law Costs	69	14	4	5,631	–	–			
Superintendent and District Agents	1,007	11	2						
Travelling Expenses	455	8	11						
Advertising	993	8	4	2,456	8	5			
				8,087	8	5			
Triennial Valuation and Bonus				428	13	–	8,516	1	5
Agents' Accounts written off							113	15	5
Difference in Exchange							967	8	10
Profit and Loss on Investments, Balance							403	17	1
Interest and Bonus paid to Shareholders							1,538	–	–
Amount of Funds at end of Year, as per Second Schedule							192,456	15	8
£.							244,714	6	1

BALANCE SHEET

Of the Whittington Life Assurance Company, on 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital :						
Subscribed on 10,000 Shares				100,000	–	–
(Uncalled Liability, 78,240 *l.*)						
Paid up, viz., 2 *l.* per Share	20,000	–	–			
,, in advance	1,760	–	–	21,760	–	–
Assurance and Annuity Fund				169,524	18	–
Shareholders' Bonus (Balance undivided)				1,171	17	8
				192,456	15	8
Interest and Bonus payable				41	10	–
Claims admitted but not matured				2,893	9	–
Outstanding Accounts				382	11	9
£.				195,774	6	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				36,004	11	1
Loans on the Company's Policies				17,486	7	7
Credits on the Company's Policies				6,634	12	9
Investments :						
Indian Government Securities				28,561	19	9
British Railway Stocks				19,522	16	3
House Property (Freehold and Leasehold)				29,727	–	1
British Corporation Stocks				3,847	10	–
Loans secured by Bond and the Company's Policies				9,607	7	1
Reversions				8,508	4	–
Life Interests				3,475	–	–
Agents' Balances, including Premiums in course of Collection				11,384	–	6
Outstanding Premiums				1,616	11	1
Outstanding and accrued Interest and Dividends				2,299	16	3
Cash :						
At Bankers, on Deposit and Current Account	17,008	10	–			
In hand	90	–	–	17,098	10	–
£.				195,774	6	5

J. C. Williams, Chairman.
Chas. N. Kidd, } Directors.
J. Sargeant Stacy, }
Alfred T. Bowser, Secretary and Manager.

Having examined the books, vouchers, and securities of the Whittington Life Assurance Company, for the year ending 31st December 1888, we testify to the accuracy of the statements here presented.

G. C. Scrutton, } Auditors.
Robt. M. Marples, }

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Amicable Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of the Year, as per last published Report - - - -				2,866,821	10	6
Premiums (after deduction of Re-assurances) - - -	210,817	9	4			
Consideration for Annuities granted - - - -	12,772	12	5			
Interest and Rents - -	123,987	13	6			
Office Fees - - - -	95	10	–			
				347.673	5	3
£.				3,214,494	15	9

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums re-assured):						
By Death - - -	165,601	16	10			
By Survivance - -	7,800	–	–			
				173,401	16	10
Surrenders - - - - - - -				13,876	7	8
Bonuses paid in Cash - - - - -				357	10	7
Annuities - - - - - - -				8,078	11	–
Commission - - - - - - -				6,178	13	–
Expenses of Management, including Rents of Offices belonging to and occupied by the Society - - - - - - -				20,071	17	9
Income Tax - - - - - - -				2,443	3	2
				225,008	–	–
Set aside for Investment Fluctuation Account				35,000	–	–
„ „ Depreciation of House Property -				5,000	–	–
Net Amount of Funds at the end of the Year, as per Second Schedule - - - -				2,949,486	15	9
£.				3,214,494	15	9

BALANCE SHEET

Of the Scottish Amicable Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Assurance and Annuity Fund - - -	2,849,486	15	9
Guarantee Fund - - - - - - -	100,000	–	–
Net Funds, as per First Schedule - -	2,949,486	15	9
Claims under Policies admitted or intimated, but not paid - - - - - -	42,565	6	10
Investment Fluctuation Account - - -	35,000	–	–
Depreciation of House Property Account -	5,000	–	–
Premiums prepaid - - - - - -	53	5	9
Annuities due - - - - - - -	516	12	11
Bills payable - - - - - - -	701	1	–
£.	3,033,323	2	3

ASSETS.	£.	s.	d.
Mortgages;			
On Property in the United Kingdom -	912,322	–	1
On Property out of United Kingdom -	375,605	9	2
Loans:			
On the Society's Policies - - - -	212,878	12	2
On Life Rents - - - - - -	20,170	–	–
On Reversions - - - - -	8,345	10	6
Under Drainage and Public Health Acts	2,637	5	6
Investments:			
Reversions Purchased - - - - -	20.830	–	–
Life Interests Purchased - - - -	300	–	–
Indian Government Securities - -	59,749	10	10
Debentures of Corporate Bodies - -	72,538	9	7
Ontario Government Certificates - -	24,398	12	9
Railway and other Shares, Guaranteed and Preference - - - - -	629,421	8	11
House Property - - - - -	187,946	–	10
Glasgow Corporation Water Annuities -	27,471	12	–
Ground Rents and Feu Duties - -	361,734	–	–
Deposit for Fixed Term - - - - -	50,000	–	–
Outstanding Premiums - - - - -	33,002	1	–
Outstanding Interest, and Interest accrued, but not yet payable - - - - -	31,057	12	2
Cash in Bank - - - - - -	1,350	7	–
Bills on hand - - - - - -	1,088	2	4
Agents' Balances - - - - -	476	7	5
£.	3,033,323	2	3

Examined and found correct,
Charles Ker, C.A., Auditor.

Seton Thomson, Chairman.
Wm. Crouch, Director.
Alex. Clapperton, Director.
Thos. Marr, Manager.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Amicable Life Assurance Society, made by the Manager and Actuary.

I.

The valuation has been made as at 31st December 1888.

II.

The principles of valuation and distribution of profits among the policy-holders are fixed by the Deed of Constitution, and subsequent amendments agreed to at general meetings. In accordance therewith an account of the whole funds and debts of the Society falls to be taken every seven years, and if, upon comparing the funds in possession with the debts and value of the sums and annuities which may become due under the policies, it appears that a surplus of not less than 100,000 *l.* has arisen, then such surplus shall be divided among the policy-holders entitled to participation. That a Guarantee Fund shall be formed, commencing at 40,000 *l.*, to be increased by at least 10,000 *l.* at each septennial investigation until it amounts to 100,000 *l.* (to which amount it was increased in 1874), "which sum at least shall be reserved at all allocations thereafter." The additions are allocated by the General Committee of Management at a rate per centum per annum on the original assurance and on any previous additions thereto. No additions, however, are payable on policies which emerge within five years of their issue. The General Committee are also empowered, on a report by the Manager showing a surplus on the current business, to order payment, out of that surplus, of an interim bonus to policies emerging between investigations, at a rate not exceeding that declared at the previous investigation.

At this investigation whole life policies were valued in groups of ages ascertained from years of birth; but all other policies were valued singly. In both cases, as well as in the case of extra premiums, due provision was made for the period unexpired from 31st December till dates when next premiums are due; additions to the values deduced from the tables mentioned below being made where the lives reside in tropical climates, to cover possible deterioration.

III.

The mortality table used in the valuation has been the Institute of Actuaries' H^{M}.

IV.

The rate of interest assumed in the calculations is 3½ per cent.

V.

The whole of the loading on the premiums has been reserved as a provision for future additions and expenses.

VI.

CONSOLIDATED REVENUE ACCOUNT, for the Seven Years 1882 to 1888, inclusive.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 31st December 1881	2,315,721	7	1	Claims under Policies by Death - -	1,203,818	2	5
Less Suspense Account - - -	9,000	–	–	" " " Survivance -	53,780	–	–
£.	2,306,721	7	1	£.	1,257,598	2	5
				Surrenders - - - - - -	89,412	8	8
Premiums, after deduction of Re-assurances - - - - - -	1,417,935	17	4	Bonuses paid in Cash - - - -	9,730	16	7
Considerations for Annuities granted -	57,399	18	–	Annuities - - - - - -	51,819	17	7
Interest and Rents - - - -	801,924	1	11	Commission - - - - - -	42,667	17	7
				Expenses of Management - - -	125,589	16	6
Office Fees - - - - - -	612	10	–	Income Tax - - - - - -	17,502	8	9
				Amount written off on realisation of Securities - - - - - -	785	10	6
				Set aside for Investment Fluctuation Account - - - - - -	35,000	–	–
				Set aside for Depreciation of House Property - - - - - -	5,000	–	–
				Net Amount of the Funds, as per Second Schedule - - - - - -	2,949,486	15	9
£.	4,584,593	14	4	£.	4,584,593	14	4

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies, as at 31st December 1888.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION BY HM TABLE, 3½ PER CENT. INTEREST.			
	Number of Policies.	Sums Assured and Bonus.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
(a) *With Full Participation*:								
Whole Term of Life—Single Lives	5,756	3,316,783 8 1	85,665 8 2	61,790	1,904,525	990,651	652,965	1,251,560
Joint Lives	56	33,477 11 4	1,435 19 5	1,087	22,632	13,032	9,610	13,022
Longest Liver	3	4,925 16 11	38 8 –	17	1,913	693	290	1,623
Extra Premiums	–	- - -	259 11 6	- -	175	- -	- -	175
TOTAL with Full Participation	5,815	3,355,186 16 4	87,399 7 1	62,894	1,929,245	1,004,376	662,865	1,266,380
(b) *Under the "Minimum" System*:								
Whole Term of Life—Single Lives	6,716	3,527,272 8 11	88,748 5 2	78,067	1,850,734	1,058,714	923,103	927,631
Joint Lives	29	16,128 – –	622 5 7	516	10,628	5,893	4,855	5,773
Extra Premiums	–	- - -	569 13 2	- -	340	- -	- -	340
TOTAL under Minimum System	6,745	3,543,400 8 11	89,940 3 11	78,583	1,861,702	1,064,607	927,958	933,744
TOTAL with Participation in Profits	12,560	6,898,587 5 3	177,339 11 –	141,477	3,790,947	2,068,983	1,590,823	2,200,124
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life—Single Lives	447	457,103 13 –	14,004 14 7	11,943	263,234	152,567	126,537	136,697
Temporary Assurances "	148	207,210 10 –	3,407 – 10	- -	2,059	- -	- -	2,059
Endowment Assurances "	1,321	382,574 – –	14,991 – 2	12,939	241,456	138,062	120,204	121,252
Endowments "	236	40,497 – –	1,416 6 7	1,275	30,297	10,462	9,415	20,882
Joint Lives	5	6,300 – –	326 1 2	288	4,704	1,905	1,585	3,119
" Endowment Assurance	1	200 – –	8 14 –	7	104	102	86	18
Longest Liver	16	17,350 – –	292 2 4	240	6,420	5,014	4,124	2,296
Survivorship Assurances	25	104,500 – –	675 11 11	558	13,541	4,443	3,613	9,928
Extra Premiums	–	- - -	97 15 2	- -	110	- -	- -	110
TOTAL without Profits	2,199	1,215,735 3 –	35,219 6 9	27,250	561,925	312,555	265,564	296,361
TOTAL Assurances	14,759	8,114,322 8 3	212,558 17 9	168,727	4,352,872	2,381,538	1,856,387	2,496,485
Deduct Re-assurances	–	414,853 13 1	10,256 16 2	8,168	182,430	107,988	96,796	85,634
NET ASSURANCES	14,759	7,699 468 15 2	202,302 1 7	160,559	4,170,442	2,273,550	1,759,591	2,410,851
ANNUITIES.								
Immediate	232	9,280 9 4	- - -	- -	85,255	- -	- -	85,255
Contingent	6	680 – –	154 8 1	121	2,006	2,004	1,519	487
Deferred Temporary	14	195 17 8	- - -	- -	1,237	- -	- -	1,237
TOTAL Annuities	252	10,156 7 –	154 8 1	121	88,498	2,004	1,519	86,979
Deduct Re-assurances	–	286 1 10	- - -	- -	3,544	- -	- -	3,544
NET ANNUITIES	252	9,870 5 2	154 8 1	121	84,954	2,004	1,519	83,435
Additional Reserve in respect of early Payment of Claims	–	- - -	- - -	- -	62,550	- -	- -	62,550
TOTAL of the Results	15,011	- - -	202,456 9 8	160,680	4,317,946	2,275,554	1,761,110	2,556,836

VALUATION BALANCE SHEET.

	£. s. d.		£. s. d.
Net Liability (as per Statement above)	2,556,836 – –	Net Funds (as per Schedule II.)	2,949,486 15 9
Guarantee Fund	100,000 – –		
Assurance and Annuity Fund (as below)	70,000 – –		
Surplus	222,650 15 9		
£.	2,949,486 15 9	£.	2,949,486 15 9

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Every policy on the full participating class which has been one full year in force at the date of division receives an allocation of bonus; but, as mentioned above, no bonus is payable on policies which emerge within five years of their issue.

IX.

The total profit made during the septennium is 315,359*l.* 16*s.* 9*d.*, which has been appropriated as follows:—

	£.	s.	d.	£.	s.	d.
Interim bonus paid on policies which emerged	32,256	8	1			
Less amount reserved in 1881	9,547	7	1			
				22,709	1	–
Value of the additions now made to participating policies, 5,653 in number, for 3,256,536 *l.* 16 *s.* 4 *d.*	196,118	–	–			
Assurance and Annuity Fund	70,000	–	–			
Balance to the account for prospective additions	26.532	15	9			
				292.650	15	9
				£.315,359	16	9

The following are Specimens of Additions allocated to Policies of £. 100 on which the previous Additions had not been surrendered.

BONUS FOR ALL AGES.

5 Years' Duration.	10 Years' Duration.	15 Years' Duration.	20 Years' Duration.	25 Years' Duration.	30 Years' Duration.	35 Years' Duration.	40 Years' Duration.	45 Years' Duration.	50 Years' Duration.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
7 10 –	10 19 5	11 15 6	12 12 11	13 11 9	14 13 3	15 18 –	17 5 10	18 18 4	20 13 –

A policy-holder is entitled to surrender the additions for a cash payment, or to reduce the premiums for a term of years, or for life, at rates varying with age.

The following Examples show how £. 10 of Additions may be surrendered.

AGE NEXT BIRTHDAY.	For Cash.	DEDUCTION FROM ANNUAL PREMIUMS.	
		For Seven Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.
30 - - - - -	3 12 –	– 11 10	– 3 11
40 - - - - -	4 3 –	– 13 8	– 4 10
50 - - - - -	4 16 –	– 16 –	– 6 5
60 - - - - -	5 12 –	– 19 4	– 9 2
70 - - - - -	6 10 –	1 3 11	– 14 4

Seton Thomson, Chairman.
Wm. Crouch, Director.
Alex. Clapperton, Director.
Thos. Marr, Manager and Actuary.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Amicable Life Assurance Society, on the 31st December 1888.

I.

Published Tables of Premiums for Assurances for the Whole Term of Life.

Age next Birthday.	Annual Premiums. With Additions.	Annual Premiums. Minimum Scale.	Annual Premiums. Without Additions.	Age next Birthday.	Annual Premiums. With Additions.	Annual Premiums. Minimum Scale.	Annual Premiums. Without Additions.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
21	2 3 –	1 12 6	1 14 11	41	3 8 2	2 13 6	2 17 10
22	2 3 10	1 13 –	1 15 8	42	3 10 –	2 15 –	2 19 7
23	2 4 8	1 13 6	1 16 5	43	3 12 –	2 17 –	3 1 6
24	2 5 6	1 14 –	1 17 2	44	3 14 1	2 19 –	3 3 6
25	2 6 5	1 14 6	1 17 11	45	3 16 3	3 1 –	3 5 6
26	2 7 5	1 15 –	1 18 9	46	3 18 6	3 3 –	3 7 8
27	2 8 5	1 16 –	1 19 8	47	4 1 –	3 5 –	3 10 1
28	2 9 6	1 17 –	2 – 8	48	4 3 6	3 7 –	3 12 9
29	2 10 7	1 18 –	2 1 8	49	4 6 3	3 10 –	3 16 –
30	2 11 9	1 19 –	2 2 7	50	4 10 1	3 13 –	3 19 4
31	2 12 11	2 – –	2 3 8	51	4 14 –	3 17 –	4 2 8
32	2 14 2	2 1 –	2 4 10	52	4 18 –	4 1 –	4 6 8
33	2 15 5	2 2 –	2 6 –	53	5 2 –	4 5 –	4 10 4
34	2 16 9	2 3 6	2 7 3	54	5 6 –	4 9 –	4 14 2
35	2 18 2	2 5 –	2 8 6	55	5 11 –	4 14 –	4 18 –
36	2 19 8	2 6 –	2 9 11	56	5 16 –	4 19 –	5 1 11
37	3 1 2	2 7 6	2 11 4	57	6 1 –	5 4 –	5 6 5
38	3 2 11	2 9 –	2 13 –	58	6 7 –	5 10 –	5 11 1
39	3 4 5	2 10 6	2 14 5	59	6 13 –	5 15 –	5 16 –
40	3 6 3	2 12 –	2 16 –	60	7 – –	6 – –	6 1 10

Note.—The minimum premium system of the Scottish Amicable is based on an assumed bonus rate of one-and-a-half per cent. per annum, applied in reduction of the ordinary participation premiums.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

II. and III.

Total Amount Assured for the Whole Term and for each Year of Life, from the Youngest to the Oldest Ages, with the corresponding Premiums, Ordinary and Extra, receivable annually thereon, distinguishing Policies entitled to Full Participation in Profits, Policies effected under the Minimum System, and Policies without Additions.

Between the Ages of	WITH FULL PARTICIPATION IN PROFITS.				MINIMUM SYSTEM.				WITHOUT ADDITIONS.		
	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Sums Assured.	Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
17 and 18	—	—	—	—	300 - -	—	4 7 9	—	—	—	—
18 „ 19	200 - -	—	4 6 -	—	—	—	—	—	—	—	—
19 „ 20	1,100 - -	—	29 3 -	—	300 - -	—	4 9 7	—	500 - -	16 4 7	—
20 „ 21	2,050 - -	—	48 6 8	—	950 - -	—	25 7 5	—	—	—	—
21 „ 22	2.225 - -	2 12 6	48 6 -	—	1,550 - -	—	30 5 3	—	3,500 - -	115 9 7	—
22 „ 23	7,500 - -	135 - -	174 8 5	—	5,700 - -	—	92 14 9	1 - -	3,500 - -	109 7 1	—
23 „ 24	9,050 - -	7 10 -	217 3 10	—	5,600 - -	—	107 14 6	6 9 2	2,000 - -	62 19 7	—
24 „ 25	8,000 - -	—	185 2 10	—	7,600 - -	—	123 18 7	—	1,000 - -	30 10 5	1 1 -
25 „ 26	13,500 - -	12 - -	325 17 1	—	25,800 - -	—	318 15 6	10 15 -	1,100 - -	19 6 6	—
26 „ 27	8,300 - -	23 5 -	232 7 3	10 - -	11,900 - -	—	207 10 6	—	8,287 19 9	139 18 4	—
27 „ 28	20,400 - -	6 15 -	485 2 3	- 15 -	31,300 - -	—	584 14 10	12 10 -	1,000 - -	28 - 5	—
28 „ 29	26,550 - -	147 - -	603 2 2	1 10 -	28,400 - -	—	478 6 8	34 1 8	5,942 5 1	88 12 6	—
29 „ 30	21,350 - -	225 - -	548 16 6	3 - -	42,850 - -	—	668 5 9	9 13 -	300 - -	8 - 3	2 6 6
30 „ 31	32,050 - -	312 3 -	823 18 7	—	51,400 - -	—	1,044 7 8	13 10 -	2,982 2 2	46 6 8	—
31 „ 32	32,350 - -	165 - -	838 13 -	—	44,200 - -	—	827 3 3	28 11 8	7,400 - -	154 6 -	—
32 „ 33	39,500 - -	452 10 4	966 14 1	1 10 -	60,200 - -	—	1,159 8 11	10 - -	6,600 - -	168 3 11	—
33 „ 34	53,975 - -	462 - -	1,482 18 10	20 13 2	65,454 - -	—	1,260 14 4	12 - 6	5,100 - -	142 14 10	—
34 „ 35	42,300 - -	621 6 10	1,194 19 2	—	88,700 - -	—	1,756 10 1	11 12 8	4,400 - -	101 15 2	—
35 „ 36	39,450 - -	769 13 4	1,139 7 -	18 15 -	59,900 - -	—	1,228 3 8	6 15 -	5,150 - -	129 19 9	—
36 „ 37	54,000 - -	1,479 10 8	1,517 6 3	1 - 8	74,700 - -	—	1,479 3 4	20 8 6	1,750 - -	51 1 6	12 10 -
37 „ 38	82,599 19 -	2,462 14 6	2,264 18 10	2 5 -	69,825 - -	—	1,449 8 11	22 2 8	9,050 - -	213 7 4	—
38 „ 39	62,850 - -	1,676 18 8	1,806 13 -	—	81,350 - -	—	1,654 6 10	35 15 -	7,305 - -	180 1 2	—
39 „ 40	61,025 - -	2,151 17 1	1,781 16 2	20 11 -	95,549 - -	—	1,940 2 9	14 - -	12,800 - -	373 9 5	—
40 „ 41	52,400 - -	2,682 17 9	1,556 4 1	1 - 8	80,475 - -	—	1,835 6 1	99 15 4	1,200 - -	28 2 10	—
41 „ 42	83,100 - -	4,493 7 7	2,717 2 5	—	141,006 - -	—	3,162 12 2	8 - -	16,250 - -	439 9 3	—
42 „ 43	50,050 - -	2,340 17 1	1,466 13 10	—	95,183 - -	—	2,248 18 -	29 11 8	11,100 - -	234 14 11	—
43 „ 44	63,100 - -	4,257 5 11	1,840 - 9	30 10 -	161,090 - -	—	3,021 - 11	—	19,500 - -	462 - 6	—
44 „ 45	77,450 - -	5,194 14 8	2,277 8 5	22 11 8	107,476 - -	—	2,434 1 4	13 2 -	22,000 - -	598 15 8	—
45 „ 46	74,950 - -	5,597 15 2	2,257 4 6	17 15 -	144,800 - -	—	3,247 16 11	13 15 -	2,181 - -	45 8 4	—
46 „ 47	74,650 - -	7,814 10 1	2,122 18 4	10 - -	95,882 - -	—	2,435 - 8	—	5,750 - -	144 19 5	—
47 „ 48	75,077 - -	7,522 13 3	2,288 15 1	—	92,412 - -	—	2,144 6 7	16 19 6	15,000 - -	406 18 4	—
48 „ 49	91,778 19 -	9,028 2 5	2,899 12 2	—	122,499 - -	- 10 -	2,984 2 -	—	4,600 - -	116 16 -	—
49 „ 50	47,450 - -	7,345 18 9	1,296 19 6	45 8 4	98,857 10 -	—	2,476 15 7	7 - -	12,900 - -	336 15 9	—
50 „ 51	67,450 - -	7,695 4 11	2,187 10 6	3 15 -	80,785 5 2	20 7 6	1,892 16 11	—	16,100 - -	435 3 3	—
51 „ 52	66,415 - -	10,745 18 4	2,018 10 2	9 10 -	73,047 - -	3 10 -	1,841 4 5	6 13 4	1,700 - -	72 13 10	—
52 „ 53	50,750 - -	7,705 16 11	1,713 8 8	—	93,290 - -	7 7 6	2,323 16 4	18 11 -	10,420 - -	405 17 3	—
53 „ 54	62,181 - -	9,785 10 -	2,025 2 -	—	95,655 10 -	14 5 -	2,608 4 3	16 3 -	8,100 - -	190 13 4	—
54 „ 55	53,200 - -	11,153 17 5	1,342 13 2	15 10 -	88,816 10 -	12 5 -	2,233 18 8	—	12,400 - -	404 10 11	—
55 „ 56	72,949 19 -	12,317 7 -	2,207 - 3	—	84,012 8 2	18 2 6	2,064 7 5	5 - -	9,300 - -	282 9 10	—
56 „ 57	62,680 - -	12,909 5 9	1,935 19 4	—	65,518 - -	33 2 6	1,736 16 8	20 7 6	3,000 - -	125 - -	—
57 „ 58	66,834 19 -	15,116 8 -	2,157 12 4	1 1 -	77,030 - -	148 5 -	1,836 4 4	- 15 -	10,150 - -	422 4 4	—
58 „ 59	69,224 18 -	16,299 18 9	2,260 5 7	—	71,950 - -	43 7 6	2,067 12 9	6 5 -	1,800 - -	59 17 2	—
59 „ 60	75,049 15 -	14,259 12 6	2,686 13 11	22 10 -	68,084 19 -	43 17 6	2,007 1 9	—	17,300 - -	760 13 -	—
60 „ 61	45,878 16 -	12,084 11 6	1,377 19 6	—	71,065 4 9	67 12 6	2,102 16 3	—	18,573 - -	490 1 8	—
61 „ 62	46,499 16 -	13,841 1 9	1,366 14 3	—	62,661 9 4	55 - -	1,837 1 8	—	9,862 - -	226 18 -	5 - -
62 „ 63	80,369 17 -	25,001 14 3	2,481 6 1	—	65,600 - -	47 5 -	2,287 - 4	36 - -	32,784 18 -	1,211 17 7	—
63 „ 64	71,899 7 -	20,599 9 3	2,309 12 10	—	53,139 3 8	44 15 -	1,903 10 3	—	11,249 19 -	566 19 8	—
64 „ 65	88,849 8 -	26,040 5 4	2,861 11 11	—	68,969 6 9	55 10 -	2,437 3 2	—	10,700 - -	355 12 10	—
65 „ 66	58,999 15 -	16,513 18 1	1,837 11 11	—	49,099 19 -	36 9 10	1,589 7 5	—	13.299 19 -	572 7 7	—
66 „ 67	52,654 10 -	15,211 2 6	1,385 - 3	—	46,050 - -	84 12 6	2,033 2 9	—	3,400 - -	60 6 5	—
67 „ 68	47,099 13 -	19,040 10 5	1,195 17 11	—	54,849 19 -	56 - -	1,481 12 7	22 10 -	8,599 18 -	205 3 11	—
68 „ 69	44,449 12 -	16,133 18 -	1,404 1 7	—	41,047 19 -	77 17 9	1,271 6 1	—	3,250 - -	141 15 9	—
69 „ 70	39,637 6 -	14,897 4 11	1,230 18 5	—	24,620 - -	10 12 6	948 15 5	—	10,450 - -	381 12 6	—
70 „ 71	27,999 15 -	9,723 14 11	954 - 1	—	30,200 - -	54 17 6	1,367 5 7	—	7,099 19 -	384 12 6	—
71 „ 72	48,768 2 -	19,277 19 6	1,469 3 1	—	23,000 - -	140 15 10	753 19 1	—	12,099 19 -	464 17 2	—
72 „ 73	30,749 14 -	9,879 14 1	974 5 2	—	36,957 10 8	189 5 1	1,116 17 7	—	1,799 18 -	38 15 8	—
73 „ 74	29,299 8 -	14,506 9 4	987 16 2	—	22,923 15 2	13 10 -	840 10 6	—	3,466 - -	95 3 8	—
74 „ 75	21,209 17 -	4,530 12 9	965 3 2	—	16,600 - -	79 5 -	556 17 1	—	1,750 - -	58 19 7	—
75 „ 76	27,749 16 -	12,809 5 6	880 11 4	—	16,150 - -	13 15 -	847 19 8	—	4,749 19 -	195 17 3	—
76 „ 77	13,249 14 -	7,965 - 10	355 13 11	—	9,159 19 -	51 18 8	287 11 6	—	1,399 19 -	32 4 -	—
77 „ 78	19,529 14 -	10,517 5 4	676 2 9	—	11,625 - -	6 10 -	450 5 3	—	1,300 - -	37 10 5	—
78 „ 79	14,299 15 -	4,404 3 3	620 8 5	—	8,100 - -	16 8 9	336 7 9	—	7,499 19 -	167 13 10	—
79 „ 80	12,799 16 -	6,362 10 3	470 5 10	—	5,302 9 -	11 18 4	282 6 5	—	100 - -	3 3 6	—
80 „ 81	6,919 17 -	4,417 3 10	228 11 7	—	4,750 - -	3 15 -	239 16 11	—	1,800 - -	82 5 4	—
81 „ 82	10,542 16 -	7,476 18 1	308 1 10	—	3,475 - -	2 10 -	196 5 9	—	499 19 -	15 16 8	—
82 „ 83	5,699 18 -	2,874 19 8	213 2 4	—	2,250 - -	23 7 -	89 8 3	—	450 - -	9 15 9	—
83 „ 84	6,715 4 -	2,741 1 2	372 17 6	—	800 - -	1 5 -	35 8 3	—	—	—	—
84 „ 85	4,249 18 -	2,754 1 7	166 15 4	—	2,125 - -	9 5 -	106 - -	—	—	—	—
85 „ 86	6,749 17 -	3,206 3 7	303 - 16	—	3,000 - -	—	152 2 6	—	50 - -	1 16 5	—
86 „ 87	1,599 19 -	1,268 6 3	58 12 4	—	600 - -	3 - -	35 - 7	—	—	—	—
87 „ 88	699 19 -	460 16 3	28 12 3	—	—	—	—	—	—	—	—
88 „ 89	700 - -	223 19 9	45 19 5	—	200 - -	—	22 18 -	—	450 - -	50 8 -	—
89 „ 90	200 - -	109 6 10	10 7 1	—	50 - -	- 10 -	1 4 -	—	—	—	—
90 „ 91	700 - -	551 8 4	26 5 8	—	—	—	—	—	—	—	—
91 „ 92	400 - -	398 9 4	13 2 -	—	—	—	—	—	—	—	—
96 „ 97	600 - -	742 14 6	18 13 6	—	—	—	—	—	—	—	—
TOTAL £.	2,824,637 8 -	491,946 - 1	85,665 8 2	259 11 6	3,525,769 17 8	1,502 11 3	88,748 5 2	569 13 2	457,103 13 -	14,004 14 7	20 17 6

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

Re-assurances corresponding to the foregoing Statement of Sums Assured for the Whole Term of Life.

Between the Ages of	WITH FULL PARTICIPATION IN PROFITS.			MINIMUM SYSTEM.			WITHOUT ADDITIONS.	
	Sums Assured.	Bonus.	Ordinary Premiums.	Sums Assured.	Ordinary Premiums.	Extra Premiums.	Sums Assured.	Ordinary Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25 and 26 -	- -	- -	- -	11,000 - -	111 16 8	—	—	—
28 ,, 29 -	- -	- -	- -	5,000 - -	74 15 10	—	—	—
29 ,, 30 -	- -	- -	- -	5,000 - -	76 12 6	—	—	—
30 ,, 31 -	- -	- -	- -	2,000 - -	75 - -	—	—	—
32 ,, 33 -	- -	- -	- -	2,000 - -	37 11 8	—	—	—
38 ,, 39 -	2,500 - -	447 4 6	58 18 4	2,000 - -	48 6 8	—	—	—
40 ,, 41 -	- -	- -	- -	8,500 - -	164 6 8	38 15 -	9,500 - -	263 15 10
41 ,, 42 -	9,000 - -	- -	515 5 -	17,500 - -	424 2 11	- -	2,500 - -	67 6 3
42 ,, 43 -	3,000 - -	- -	105 - -	8,000 - -	215 12 6	—	—	—
43 ,, 44 -	- -	- -	- -	24,500 - -	419 12 6	- -	7,800 - -	183 18 4
44 ,, 45 -	1,000 - -	- -	31 9 2	3,000 - -	79 8 4	- -	7,166 13 4	198 15 10
45 ,, 46 -	- -	- -	- -	3,000 - -	74 7 6	- -	2,636 - -	60 1 8
46 ,, 47 -	- -	- -	- -	500 - -	17 14 2	—	—	—
49 ,, 50 -	- -	- -	- -	7,000 - -	195 18 4	—	—	—
50 ,, 51 -	2,000 - -	417 - -	62 6 8	5,000 - -	128 6 8	- -	10,000 - -	250 16 8
51 ,, 52 -	1,000 - -	154 14 6	34 1 8	—	—	—	—	—
52 ,, 53 -	- -	- -	- -	1,000 - -	31 6 8	- -	5,750 - -	193 12 11
53 ,, 54 -	- -	- -	- -	1,500 - -	41 2 6	7 10 -	—	—
54 ,, 55 -	- -	- -	- -	7,000 - -	262 17 6	- -	6,000 - -	226 17 6
55 ,, 56 -	5,000 - -	1,004 2 5	165 12 6	4,000 - -	121 - -	—	—	—
56 ,, 57 -	- -	- -	- -	2,000 - -	96 16 8	—	—	—
57 ,, 58 -	1,000 - -	- -	58 10 10	—	—	—	—	—
58 ,, 59 -	3,000 - -	225 - -	147 5 -	—	—	—	—	—
59 ,, 60 -	6,000 - -	1,386 11 6	213 5 10	- -	- -	- -	6,300 - -	280 14 8
60 ,, 61 -	- -	- -	- -	1,500 - -	- -	- -	2,500 - -	97 10 -
61 ,, 62 -	- -	- -	- -	2,000 - -	122 - -	- -	4,762 10 -	23 16 3
62 ,, 63 -	- -	- -	- -	1,000 - -	61 16 8	- -	8,500 - -	338 8 4
63 ,, 64 -	1,000 - -	148 15 -	43 12 6	1,000 - -	45 3 4	- -	6,000 - -	308 - -
64 ,, 65 -	4,500 - -	1,079 4 6	196 2 11	- -	- -	- -	1,500 - -	61 7 6
65 ,, 66 -	- -	- -	- -	- -	- -	- -	500 - -	30 6 8
66 ,, 67 -	150 - -	67 18 5	4 11 5	4,000 - -	314 - -	- -	1,000 - -	20 7 6
67 ,, 68 -	499 19 -	235 12 9	9 6 3	5,000 - -	128 2 6	- -	3,500 - -	14 10 -
68 ,, 69 -	- -	- -	- -	- -	- -	- -	1,550 - -	77 11 4
71 ,, 72 -	2,000 - -	1,256 10 -	56 - -	—	—	—	—	—
72 ,, 73 -	3,000 - -	1,309 10 -	92 17 -	- -	- -	- -	1,500 - -	126 - -
73 ,, 74 -	4,000 - -	4,994 3 7	89 8 4	- -	- -	- -	1,000 - -	63 5 -
74 ,, 75 -	- -	- -	- -	- -	- -	- -	999 19 -	25 6 8
75 ,, 76 -	- -	- -	- -	- -	- -	- -	2,500 - -	127 7 11
76 ,, 77 -	- -	- -	- -	- -	- -	- -	1,000 - -	23 12 6
77 ,, 78 -	- -	- -	- -	- -	- -	- -	300 - -	6 12 3
78 ,, 79 -	3,000 - -	1,612 4 7	74 5 -	—	—	—	—	—
80 ,, 81 -	500 - -	262 - -	16 - 2	- -	- -	- -	1,000 - -	25 6 8
81 ,, 82 -	900 - -	692 6 6	28 19 9	—	—	—	—	—
TOTAL - £.	53,049 19 -	15,292 18 3	2,002 18 4	134,000 - -	3,367 18 9	46 5 -	95,765 2 4	3,095 8 3

IV., V., and VI.

Total Amount Assured under Classes other than the Whole Term of Life, with the Premiums and Re-assurances corresponding thereto.

CLASS.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.	RE-ASSURANCES.			
						Sums Assured.	Bonus.	Ordinary Premiums.	Premiums Paid.
With Additions, Full Participation:	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives - - -	29,200 - -	4,277 11 4	1,435 19 5	- -	20,907 17 4	3,000 - -	145 13 6	144 - -	432 - -
Longest Liver - -	3,199 19 -	1,725 17 11	38 8 -	- -	1,418 8 -	—	—	—	—
Joint Lives "Minimum"	16,128 - -	- -	622 5 7	- -	9,261 16 9	—	—	—	—
TOTAL - - - £.	48,527 19 -	6,003 9 3	2,096 13 -	- -	31,588 2 1	3,000 - -	145 13 6	144 - -	432 - -
Without Additions:									
Temporary - - -	207,210 10 -	- -	3,407 - 10	24 15 -	9,989 9 11	57,350 - -	- -	847 5 -	2,682 2 1
Endowment Assurances -	382,574 - -	- -	14,991 - 2	21 4 4	129,260 16 11	7,750 - -	- -	639 5 10	1,701 9 2
Endowments - - -	40,497 - -	- -	1,416 6 7	- -	15,097 16 1	—	—	—	—
Joint Lives - - -	6,300 - -	- -	326 1 2	- -	5,757 15 1	—	—	—	—
Joint Endowment Assurance.	200 - -	- -	8 14 -	- -	26 2 -	—	—	—	—
Longest Liver - -	17,350 - -	- -	292 2 4	- -	2,830 14 10	4,000 - -	- -	79 15 -	349 5 -
Survivorship - - -	104,500 - -	- -	675 11 11	30 18 4	14,106 3 9	44,500 - -	- -	34 - -	6,802 - -
	758,631 10 -	- -	21,116 17 -	76 17 8	177,068 18 7	113,600 - -	- -	1,600 5 10	11,734 16 3
TOTALS - - - £.	807,159 9 -	6,003 9 3	23,213 10 -	76 17 8	208,657 - 8	116,600 - -	145 13 6	1,744 5 10	12,166 16 3

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

VII.

Total Amount of Immediate Annuities, distinguishing the Amounts for each Year of Life.

Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.	Single Lives.	Annuities.
Ages	£. s. d.	Ages	£. s. d.	Ages	£. s. d.	Ages	£. s. d.	Ages.	£. s. d.
13	35 – –	49	94 18 9	61	368 8 –	73	476 1 9	87	39 14 3
16	35 – –	50	43 18 3	62	231 7 10	74	74 15 2	88	60 4 8
35	60 7 6	51	65 7 6	63	136 5 9	75	660 – –	91	25 – –
37	20 – –	52	67 5 -	64	51 7 1	76	175 11 10		
38	20 – –	53	124 12 9	65	288 – 10	77	425 14 –		8,886 6 7
41	40 6 4	54	33 18 6	66	125 18 –	78	137 16 –	Joint Lives -	394 2 9
42	45 – –	55	203 18 3	67	247 2 10	79	97 4 6		
43	43 15 –	56	85 10 6	68	424 – 7	81	253 1 –	Total -	9,280 9 4
44	109 7 8	57	232 12 6	69	368 10 3	82	5 – –	Re-assured.	
45	300 – –	58	44 6 2	70	512 – 9	83	50 – –	Age 45 -	150 – –
47	230 3 9	59	139 8 8	71	136 7 4	84	84 6 8	„ 60 -	136 1 10
48	114 19 7	60	1,078 4 2	72	150 – –	86	14 6 8	£.	286 1 10

VIII.

Annuities other than Immediate Annuities :—

		£. s. d.
Contingent -	Amount of annuities per annum - - - -	680 – –
„	Premiums annually receivable thereon - - -	154 8 1
„	Amount of premiums received - - - -	891 18 5
Deferred -	Amount of annuities - - - - - -	195 17 8
„	Amount of premiums received - - - -	1,146 5 1

IX.—Average Rate of Interest at which the Life Assurance and Annuity Fund of the Society was invested at the close of each year during the last Septennium :—

——	1882.	1883.	1884.	1885.	1886.	1887.	1888.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Rate per Cent. -	4 13 5	4 11 4	4 10 8	4 10 10	4 11 5	4 9 2	4 8 3

X.—With regard to Surrender Values the Society makes a liberal allowance according to the class of assurance and the circumstances of each case ; the surrender values ranging from 20 to 80 per cent. of the total ordinary premiums received.

(*Note.*)

All the business of the Society is considered to be transacted at European rates, extras for foreign residence and travel being looked upon as arbitrary additions. In valuing such policies a further reserve, however, is made to cover the possibility of deterioration by the extra risk to which the life has been exposed ; and policies on under-average lives are valued at the advanced ages corresponding to the premiums charged.

11 April 1889.

Seton Thomson, Chairman.
Wm. Crouch, Director.
Alex. Clapperton, Director.
Thos. Marr, Manager and Actuary.

IX.

Average Rate of Interest at which the Life Assurance and Annuity and Guarantee Funds of the Society were invested at the close of each Year during the last Septennium :—

——	1882.	1883.	1884.	1885.	1886.	1887.	1888.
	£.	£.	£.	£.	£.	£.	£.
Rate per Cent. -	4·464	4·366	4·341	4·361	4·392	4·293	4·263

X.

Surrender Values of Full Participation Policies are calculated by the Northampton 4 per Cent. Tables less 15 per Cent.

The following are examples of such values of policies for 1,000 *l.*, inclusive of bonus additions :—

Age on Entry.	Number of Premiums Paid.			
	5.	10.	20.	30.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
21 - - -	30 – –	110 – –	268 – –	479 – –
30 - - -	39 – –	138 – –	329 – –	578 – –
40 - - -	54 – –	177 – –	412 – –	724 – –
50 - - -	73 – –	226 – –	530 – –	889 – –

LIFE ASSOCIATION OF SCOTLAND.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Life Association of Scotland, for the Year ending 5th April 1889.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				3,310,792	11	7
Premiums (less Re-assurances)	358,635	13	3			
Consideration for Annuities granted (less Re-assurance)	56,914	5	1			
Interest and Dividends - -	133,439	7	–			
Fines for Revival of Policies -	182	1	5			
Fees for Recording Assignments - - - -	215	15	–			
Amount recovered in respect of Fraudulent Claim paid in 1884 - - - -	1,555	8	1			
				550,942	9	10
£.				3,861,735	1	5

	£.	s.	d.
Claims under Policies payable on Death (after deduction of Sums Re-assured) - -	283,659	7	8
Claims under Policies payable on the Survivance of the Lives - - - - -	9,344	10	6
Surrenders - - - - - - -	18,543	3	7
Annuities - - - - - - -	26,251	5	4
Commission - - - - - - -	14,064	9	5
Expenses of Management - - - -	43,861	3	5
Dividends to Shareholders, and Interest on Paid-up Capital - - - - -	14,045	10	6
Cash Bonuses to existing Policyholders -	39,009	5	10
Income Tax - - - - - - -	2,358	4	8
£.	451,137	–	11
Amount of Funds at the end of the Year, as per Second Schedule - - - - -	3,410,598	–	6
£.	3,861,735	1	5

BALANCE SHEET

Of the Life Association of Scotland on the 5st April 1889.

LIABILITIES.	£.	s.	d.
Shareholders' Capital, paid up - - -	87,500	–	–
Assurance and Annuity Fund - - -	3,323,098	–	6
Total Funds, as per First Schedule -	3,410,598	–	6
Claims admitted but not paid - - -	78,564	19	4
(This includes all deaths to date of Balance, whether proved or not.)			
Annuities due, but not applied for - - -	329	11	7
£.	3,489,492	11	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				1,194,745	11	3
Loans on the Association's Policies - -				298,790	18	5
Investments :						
Indian and Colonial Government Securities - - - - - - -				292,281	7	–
Foreign Government Securities - -				37,754	13	7
Railway and other Debenture and Debenture Stocks - - - - -				494,181	11	7
Railway Rent Charge, Guaranteed, and Preference Stocks - - - -				357,845	7	1
House Property - - - - -				132,468	4	11
Annuities - - - - - -				25,180	3	4
Reversions - - - - - -				44,000	6	–
Bank Stock - - - - - -				46,403	7	3
Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict. c. 224 (10 *l.* 9 *s.* 4 *d.* per Share) - -				15,794	4	–
Loans on Personal Security - - - -				15,063	5	5
Loans on Statutory Public Rates - - -				238,313	14	11
Loans on Railway Preference and Guaranteed Stocks, and other Stocks - - - -				4,022	–	–
Office Furniture - - - - - - -				835	7	3
Stamps - - - - - - -				172	10	9
Agents' Balances - - - - - - -				74	2	9
Outstanding Premiums (since received) - -				98,439	10	8
Outstanding Interest - - - - -				2,131	13	4
Interest accrued, but not yet payable - -				38,448	1	3
Cash :	£.	s.	d.			
On Deposit in Banks -	120,565	18	7			
On Current Bank Accounts	31,980	12	1			
				152,546	10	8
£.				3,489,492	11	5

Stair, Chairman.
J. Hare, Director.
J. F. Stormonth-Darling, Director.
J. Turnbull Smith, Manager.

The above Statements exhibit a correct Abstract of the Revenue and Expenditure for the year to 5th April 1889, and of the Balance Sheet at the close of said year.

3 July 1889. *David Pearson*, Auditor.

LAW UNION FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Union Fire and Life Insurance Company for the Year ending 30th November 1888.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				826,303	1	3
Premiums, viz.:						
New	7,428	9	4			
Renewal	77,577	14	11			
	85,006	4	3			
Less Re-assurances	8,638	6	6			
				76,367	17	9
Consideration for Annuities granted				9,170	2	5
Interest and Dividends				37,078	3	5
Fees for Registering Notices of Assignment				43	–	–
Fines on Revival of Lapsed Policies				6	12	9
Proportion of Profit on Sale of India 3 per Cents, New South Wales 3½ per Cents, and Victoria 4 per Cent. Stocks				3,064	6	–
£.				952,033	3	7

	£.	s.	d.	£.	s.	d.
Claims under Life Policies (less Re-assurances)	49,100	11	3			
Endowment Assurance	456	10	10			
				49,557	2	1
Surrenders				7,759	10	6
Annuities				14,715	8	1
Commission				3,614	18	10
Expenses of Management				7,660	14	4
Commuted Bonus paid to Policy-holders				445	14	1
Amount of Life Assurance Fund at the end of the Year, as per Balance Sheet				868,279	15	8
£.				952,033	3	7

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year				60,000	–	–
Premiums received, viz.:						
New	10,109	13	10			
Renewal	47,594	8	5			
	57,704	2	3			
Less Re-assurances	6,787	5	8			
				50,916	16	7
Interest				3,356	11	2
Proportion of Profit on Sale of India 3 per Cents, New South Wales 3½ per Cents, and Victoria 4 per Cent. Stocks				579	12	1
£.				114,852	19	10

	£.	s.	d.
Losses by Fire, after deduction of Re-assurances	16,903	9	–
Expenses of Management	7,055	17	8
Commission	7,607	19	6
Metropolitan and other Fire Brigades	454	13	8
Income Tax	361	16	10
Agents' Bad Debts	28	5	3
Amount carried to Profit and Loss Account, viz.:— Four-fifths of 22,440 *l.* 17 *s.* 11 *d.*, being amount of Surplus for the Year	17,952	14	4
Amount of Fire Insurance Fund at the end of the Year, as per Balance Sheet	64,488	3	7
£.	114,852	19	10

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.
Balance of last Year's Account	36,291	9	9
Interest and Dividends not carried to other Accounts	3,612	10	6
Profit realised (Fire Account)	17,952	14	4
Fees on Transfers of Shares	18	5	–
£.	57,874	19	7

	£.	s.	d.
Dividend to Shareholders (one year)	22,500	–	–
Balance, as per Balance Sheet	35,374	19	7
£.	57,874	19	7

BALANCE SHEET

Of the Law Union Fire and Life Insurance Company on 30th November 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up:						
Life	20,000	–	–			
Fire	40,000	–	–			
				60,000	–	–
Life Assurance Fund				868,279	15	8
Fire Fund				64,488	3	7
Profit and Loss Account				35,374	19	7
				1,028,142	18	10
Claims under Life Policies admitted but not paid	6,312	9	6			
Outstanding Fire Losses	1,465	12	–			
Outstanding Re-assurances (Fire)	1,800	–	–			
Proprietors' Dividends outstanding	1,062	6	6			
Income Tax on Annuities	490	10	3			
Directors' and Auditors' Fees	1,371	5	–			
				12,502	3	3
£.				1,040,645	2	1

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				557,244	10	6
Loans on the Company's Policies				21,635	12	8
Investments:						
Consols (2¾ per Cent.)	35,120	11	4			
Metropolitan Board of Works Stock	17,617	11	3			
Railway Shares (Preference, Consolidated, and Ordinary Stocks)	7,507	12	8			
India Three-and-a-half per Cent. Stock	762	14	8			
Waterworks, and Dock Shares	2,411	10	6			
Freehold and Leasehold Property	32,134	11	–			
Reversions	280,271	12	–			
Life Interests purchased	7,675	3	–			
				383,501	6	5
Loans on Personal Security				16,098	1	8
Agents' Balances:						
Life	3,983	13	9			
Fire	1,682	5	4			
				5,665	19	1
Outstanding Premiums (Life)				2,619	18	2
Interest Outstanding	7,498	19	–			
Interest accrued but not payable	6,793	3	4			
				14,292	2	4
Credit Premiums due on Life Policies				1,994	7	8
Balances due from other Fire Offices				2,192	1	–
Cash—In hand and on Deposit and Current Accounts				35,401	2	7
£.				1,040,645	2	1

We have examined the above Statement of Accounts and Balance Sheet, and have compared them with the Books of the Company, and have found them to be correct.

James J. Darley,
Theodore Waterhouse, } Auditors.

28 February 1889.

James Cuddon, Chairman.
Charles Pemberton, Deputy-Chairman.
Edric Bayley, Director.
Frank McGedy, Actuary and Secretary.

BRITISH EQUITABLE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Equitable Assurance Company, for the Year ending 31st January 1889.

	£.	s.	d.
Amount of Funds at the beginning of Year	1,206,569	17	6
Premiums	148,278	5	7
Interest and dividends	49,847	6	2
Fines and Fees	429	1	1
£.	1,405,124	10	4

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums Re-assured), viz.:						
Death Claims	67,225	13	2			
Matured Claims	23,513	11	6	90,739	4	8
Surrenders				14,537	17	9
Annuities				40	18	2
Commission				8,803	5	5
Expenses of Management (including Extension Expenses)				31,166	–	1
Dividends and Bonuses to Shareholders				3,166	13	4
Bad Debts				249	18	6
Amount of Funds at the end of the Year, as per Second Schedule				1,256,420	12	5
£.				1,405,124	10	4

BALANCE SHEET

Of the British Equitable Assurance Company, on the 31st day of January 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	53,072	9	–			
Assurance Fund	1,203,348	3	5			
Total Funds, as per First Schedule				1,256,420	12	5
Claims admitted but not paid				5,649	2	8
Sundry Persons				976	16	7
Depreciation Provision Account				5,014	15	9
£.				1,268,061	7	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				212,163	1	5
Loans on the Company's Policies				60,526	–	4
Investments:						
Indian and Colonial Government Securities				79,382	17	8
House Property				31,677	19	7
Ground Rents *				813,511	5	10
Agents' Balances †				33,551	–	4
Cash:						
On deposit	27,069	17	11			
In hand and on Current Account	8,799	–	2	35,868	18	1
Loans to Clerks				380	4	2
Furniture, Fittings, &c.				1,000	–	–
£.				1,268,061	7	5

* £. 722,751. 17 *s.* 9 *d.*, of which are Freehold Ground Rents.

† The January, 1889, Renewals amounted to 48,440 *l.* The bulk of these were in the Agents' hands on 31st January, as the day for returning their accounts is 5th February.

Audited by us, and found correct,
A. H. Baynes,
Lewis Borrett White, Auditors.
Alfred Conder,

F. J. Hartley, Chairman.
Wm. Potter Olney,
Thos. Edmund Heller, Directors.
W. S. Gover, Manager.

EDINBURGH LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Edinburgh Life Assurance Company, for the Year ending 31st March 1889.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,222,307	12	3	Claims under Policies (after deduction of Sums re-assured)	141,557	5	8
Premiums (less Re-assurance Premiums)	210,490	14	7	Surrenders	15,872	7	1
Consideration for Annuities granted	28,480	9	–	Annuities	20,825	19	6
Interest and Dividends	93,605	18	11	Commission	9,468	9	11
Assignment and other Fees	117	5	–	Expenses of Management	19,974	–	10
Profit on Investments realised during the Year	1,283	13	1	Dividends to Shareholders	9,000	–	–
				Income Tax	2,059	18	9
				Amount of Funds at the end of the Year	2,337,527	11	1
£.	2,556,285	12	10	£.	2,556,285	12	10

BALANCE SHEET

Of the Edinburgh Life Assurance Company, at 31st March 1889.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	2,226,999	6	3	Mortgages on Property within the United Kingdom, viz.:—			
Shareholders' Capital paid up	75,000	–	–	Mortgages of Real Property	522,867	15	–
Shareholders' Reserve Fund	35,528	4	10	Rent-Charges and Annual Rents	396,582	7	1
				Mortgages of Life Interests and Reversions	451,018	12	11
				Mortgages of Company's own Shares	1,342	16	4
Total Funds, as per First Schedule	2,337,527	11	1		1,371,811	11	4
Claims admitted but not yet paid	24,080	19	–	Mortgage on Property out of the United Kingdom (with collateral guarantee)	30,000	–	–
Expenses of Management not yet paid	1,575	–	–	Loans on the Company's Policies	121,799	13	8
Premiums paid in advance	33	7	2	Loans on Security of Statutory Assessments	25,834	8	1
Sums deposited with the Company, to meet Interests, &c.	2,979	12	4	Loans on Personal Security, with Life Policies	4,676	1	11
Unclaimed Dividends	48	12	–	Investments, viz.:—			
				Colonial and Provincial Government Securities	151,969	13	1
				Municipal Securities (United Kingdom)	4,597	13	–
				Municipal Securities (Canada)	35,667	17	1
				Railway and other Debentures and Debenture Stocks	189,312	–	–
				Deposits with Colonial and other Banks	112,000	–	–
				Railway Stocks (Preference and Guaranteed)	69,823	4	9
				House Property in Edinburgh, London, Dublin, Manchester, and Glasgow	116,830	12	8
				Company's own Shares (purchased)	3,559	9	6
				Ground Annuals and Feu Duties	33,987	15	11
				Life Interests (purchased)	1,297	14	1
				Reversions (purchased)	17,940	–	–
				Cash in Bank	4,852	9	6
				Policy Stamps on hand	67	1	–
				Agents' Balances (since accounted for)	36,800	12	10
				Outstanding Premiums	5,473	10	–
				Outstanding Interest due and unpaid at date	1,202	4	6
				Outstanding Interest accrued but not yet receivable	26,741	8	8
£.	2,366,245	1	7	£.	2,366,245	1	7

John Boyd, Chairman.
Geo. Barclay, Director.
Geo. Bruee, Director.
Geo. M. Low, Manager.

MUTUAL RESERVE FUND LIFE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Reserve Fund Life Association, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year - -	302,886	10	6			
Deposits to meet future Calls	1,927	4	2	304,813	14	8
Premiums:						
Membership or Entrance Fees and Annual Dues - - - - - - - -				105,049	4	1
Assessments (*i.e.*, Mortuary Calls) - -				439,909	6	8
Fees for changing Beneficiaries - - -				124	1	11
Interest and Dividends* - - - -				12,723	19	5
£.				862,620	6	9

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of sums re-assured) - - - - - -							324,914	4	3
Expenses of Management:									
Commission	48,621	9	2						
Chargeable against Fees and Dues -	56,315	8	8	104,936	17	10			
Chargeable against Assessments - - - -				28,107	19	8	133,044	17	6
Amount of Funds at the end of the Year, as per Second Schedule - - - - -							404,661	5	–
£.							862,620	6	9

* This item includes Interest accrued.

BALANCE SHEET

Of the Mutual Reserve Fund Life Association, on the 31st December 1888.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Reserve Fund, consisting of 25 per cent. of Net Assessments, and intended as a provision against excessive Mortality and for Tontine Bonuses - - - -	345,933	8	8				Mortgages on Real Estate in the United States	307,186	17	2
Bonds issued to 1881 Class -	13,566	5	2				Deposits with the Chancery Division of the High Court - - - - - - -	20,020	10	8
Ditto - 1882 Class -	45,161	11	2				Bond City of St. Louis, Missouri - - -	205	6	10
				404,661	5	–	Furniture and Fixtures - - - - -	1,514	18	4
							Agents' Balances - - - - - -	14,062	3	4
							Outstanding Interest - - - - - -	3,479	15	4
							Cash on Deposit - - - - - - -	55,401	7	4
				404,661	5	–	Cash in hand and on Current Accounts - -	2,790	6	–
								404,661	5	–
(Items not yet charged in							*the Revenue Account.)*			
Claims not paid:							Outstanding Premiums:			
Adjusted but not due -	48,182	15	–				Assessments due and unpaid - - -	17,841	2	10
In process of Adjustment	53,778	4	8	101,960	19	8	" not yet due, but called and in process of Collection, less Cost of Collection - -	140,596	9	6
Balance to credit of Members - - -				1,543	4	7				
Portion of Calls available for Claims and Expenses since date of Account - - -				54,933	8	1				
£.				563,098	17	4	£.	563,098	17	4

The Dollar is calculated as 4·87 to the £.1 sterling.

Accrued Interest is charged into Revenue Account, under Interest received.

Securities held by the Central Trust Company of New York as Trustee for Members as per Constitution and Bye-laws of the Association, and by State Insurance Departments.

We, Edward B. Harper, President; Newell W. Bloss, Vice President; Henry J. Reinmund, Director; and Franklin Underhill, Director; do hereby certify that the foregoing statement of the Mutual Reserve Fund Life Association of the City of New York and State of New York, United States of America, for the year ending on the thirty-first day of December 1888, is correct.

Edward. B. Harper, President.
Newell W. Bloss, Vice President.
Henry J. Reinmund, Director.
Franklin Underhill, Director.

Seal.

POSITIVE GOVERNMENT SECURITY LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Positive Government Security Life Assurance Company (Limited), for the Year ending 31st December 1888.

	Policyholders.			Shareholders.		
	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year - - - -	319,669	16	6	85,650	5	3
Premiums, less Re-assurances, Net and Loading, including 1,088 *l.* 16 *s.* 8 *d.* single premiums - - - -	41,191	–	7	9,803	14	5
Interest and Dividends - -	13,481	16	4	3,128	3	8
Profit on realisation of Securities	1,950	7	8	—		
Transfer and Assignment Fees	-		-	30	13	-
Exchange Account - - -	-		-	37	2	2
Claim (India) outstanding 1887, Written back - - -	50	–	–	—		
£.	376,343	1	1	98,649	18	6

	Policyholders.			Shareholders.		
	£.	s.	d.	£.	s.	d.
Claims under Policies - -	27,066	4	11	—		
Surrenders - - - -	3,898	11	8	—		
Annuities - - - -	75	–	–	—		
Cash Bonuses paid - - -	286	1	8	—		
Dividend to Shareholders -	-		-	4,186	9	11
Income Tax - - - -	327	3	7	88	11	8
Commission - - - -	-		-	2,115	6	5
Expenses of Management: £. s. d.						
General Expenses 6,630 19 5						
Annuity to Mrs. Baylis - - 150 – –						
Written off Reserve Fund - 1,000 – –						
	357	10	-	7,423	9	5
Exchange Reserve, amount written off - - - -	-		-	555	11	9
Loss on realisation of Securities	-		-	53	4	7
Amount of Funds at end of Year - - - - -	344,332	9	3	84,227	4	9
£.	376,343	1	1	98,649	18	6

BALANCE SHEET

Of the Positive Government Security Life Assurance Company (Limited), on the 31st December 1888.

LIABILITIES.	Policyholders.			Shareholders.		
	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up -	-		-	69,774	18	6
Life Assurance Fund, Policyholders' Trust Funds - -	343,621	6	9	—		
Balance of Profit and Loss -	-		-	8,090	3	–
Exchange Reserve - - -	-		-	1,965	11	1
Reserve Fund - - -	711	2	6	4,396	12	2
Amount of Funds, as per First Schedule - -	344,332	9	3	84,227	4	9
Claims admitted but not paid -	3,814	2	2	—		
Positive Note Fund (Canada) -	-		-	660	12	10
Suspense Account - - -	-		-	738	8	9
Sundry Accounts outstanding -	-		-	605	2	6
Dividends due to Shareholders, unclaimed - - - -	-		-	1,095	8	5
£.	348,146	11	5	87,326	17	3

ASSETS.	Policyholders.			Shareholders.		
	£.	s.	d.	£.	s.	d.
Freehold Property within the United Kingdom - - -	-		-	13,850	–	–
Loans on Life Interests and Reversions in connection with Policies - - - -	-		-	12,435	5	9
Loans on Positive Notes - -	17,143	14	–	8,823	5	–
Investments:						
Indian Government Securities	192,116	16	–	17,792	12	7
Colonial Government Securities - - - -	131,804	11	1	—		
Foreign Government Securities - - - -	-		-	3,055	–	–
Railway Stocks - - -	-		-	9,641	–	5
Union Discount Companies' Shares - - - -	-		-	2,435	16	3
City of Buenos Ayres 6 per Cent. Scrip - - -	-		-	2,412	–	–
Loans on Personal Securities -	-		-	6,016	13	4
Loans on Miscellaneous Securities - - - - -	-		-	4,211	16	7
Outstanding Premiums - -	3,312	14	9	794	2	–
Outstanding Interest and Dividends - - - - -	3,333	17	7	2,439	16	2
Cash in hand and on Current Account - - - -	-		-	2,124	5	–
Cash in hands of Trustees -	434	18	–	639	19	5
Office Furniture - - -	-		-	655	4	9
£.	348,146	11	5	87,326	17	3

E. R. Bourke, Chairman.
J. Murdoch, } Directors.
Holroyd Chaplin, } Directors.
A. G. Mackenzie, Manager and Actuary.

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Yorkshire Fire and Life Insurance Company, for the Year ending 28th February 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				568,668	16	5	Claims under Life Policies (after deduction of Sums Re-assured)	33,785	8	5
Premiums after deduction of Re-assurance Premiums				43,087	18	9	Surrenders	1,451	19	5
Consideration for Annuities granted				2,603	6	–	Surrenders' Bonuses paid in Cash	122	15	–
Interest and Dividends	12,638	12	3				Annuities paid	8,517	3	10
Interest on Advances on Annuity	11,049	19	3				Commission	2,265	–	–
				23,688	11	6	Expenses of Management	3,842	7	9
							Income Tax	488	11	5
							Amount of Life Assurance Fund at the end of the Year	587,575	6	10
£.				638,048	12	8	£.	638,048	12	8

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	235,000	–	–	Losses by Fire after deduction of Re-insurances	30,549	2	5
Premiums received after deduction of Re-insurances	81,293	14	5	Commission	10,909	3	3
Interest	8,809	–	–	Expenses of Management	14,197	10	4
Rents	1,091	15	8	Engine Establishments	15	6	–
				Income Tax	220	4	6
				Profit carried to Profit and Loss Account	25,303	3	7
				Amount of Fire Insurance Fund at the end of the Year	245,000	–	
£.	326,194	10	1	£.	326,194	10	1

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Account	2,688	9	10	Dividend to Shareholders paid April 1888	10,500	–	–
Interest on 50,000 *l.*, Shareholders' Capital	2,250	–	–	Dividend to Shareholders paid October 1888	10,500	–	–
Carried from Fire Revenue Account	25.303	3	7	Provision for possible depreciation in Securities	3,500	–	–
				Balance, as per Balance Sheet	5,741	13	5
£.	30,241	13	5	£.	30,241	13	5

BALANCE SHEET

Of the Yorkshire Fire and Life Insurance Company, on the 28th February 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital				50,000	–	–
Life Assurance and Annuity Fund				587,575	6	10
Fire Insurance Fund	245,000	–	–			
Profit and Loss Account	5.741	13	5	250,741	13	5
				888,317	–	3
Claims under Life Policies admitted, but not yet paid	5,510	–	–			
Outstanding Fire Losses	6,977	–	–	12,487	–	–
Directors' Salary, Balance of				229	–	–
Unclaimed Dividends				244	18	–
£.				901,277	18	3

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	389,537	15	3
Loans on the Company's Policies	12,179	–	–
Investments:			
British Government Securities, valued at	24,393	15	–
Indian and Colonial Government Securities	36,031	5	–
On dèposit with Indian and Colonial Banks	80,000	–	–
Railway and other Debentures and Debenture Stocks, valued at	127	10	–
Indian Railway Stock Guaranteed, valued at	129	6	–
Advances on Annuity, being Loans to Town Corporations and other Public Bodies, present value	225,318	–	–
Advances on Reversions, present value	9,944	8	7
Freehold and Leasehold Property	40,441	7	–
Agents' and other Balances	19,433	1	1
Balances due from Branch Offices	10,916	15	7
Outstanding Premiums (in course of collection at Head Office)	1,320	19	10
Ditto Interest (in course of collection at Head Office)	1,247	18	2
Cash at Bankers, Ordinary Account	13,958	9	11
Ditto at Interest	36,210	–	–
Stamps on hand	88	6	10
£.	901,277	18	3

10 April 1889.

Wenlock, Chairman.
Philip Saltmarshe, } Deputy Chairmen.
Henry John Ware, }
J. A. Cunninghame, Secretary and General Manager.
W. L. Newman, Actuary.

Examined and found correct,
Wm. Phillips, }
John R. Hill, } Shareholders' Auditing Committee.
Thos. F. Wood, }
Arthur H. Russell, }

Audited and found correct,
Turquand, Youngs, Weise, Bishop & Clarke, Auditors.

CLERGY MUTUAL ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Clergy Mutual Assurance Society, for the Year ending 31st May 1889.

I.—LIFE ASSURANCE ACCOUNT (including Endowments and Annuities).

	£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Funds at the beginning of the Year			3,405,833 13 6
Premiums, viz.:			
On Life Assurances:			
Annual Premiums	224,916 19 6		
Single Premiums	3,480 4 10		
		228,397 4 4	
On Endowments:			
Annual Premiums	1,281 5 6		
Single Premiums	342 16 5		
		1,624 1 11	
On Deferred and Educational Annuities:			
Annual Premiums		1,364 6 –	
			231,385 12 3
Interest and Dividends			136,794 2 3
Fines on Renewal Premiums			306 1 1
Profit on Investments			35 – –
£.			3,774,354 9 1

	£. s. d.	£. s. d.	£. s. d.
Claims under Policies, viz.:			
Life Assurances		225,463 – –	
Endowments Matured		2,600 – –	
			228,063 – –
Surrenders, viz.:			
Life Assurances:			
Policies and Bonuses thereon	4,493 10 10		
Bonuses only	2,109 14 –		
		6,603 4 10	
Endowments		67 12 10	
			6,670 17 8
Annuities (Deferred and Educational)			1,018 – –
Advertisements, Stationery, Printing, Directors' and Medical Fees, Law Charges, Rent, Rates, Taxes, Salaries, Postages, Policy Stamps, and other Expenses of Management			13,930 1 1
Reductions in Premiums made by Bonus			54,238 15 7
			303,920 14 4
Amount transferred to Sickness Assurance Account (*a*)			249 4 8
Amount of Life Assurance Fund at the end of the Year			3,470,184 10 1
£.			3,774,354 9 1

II.—SICKNESS ASSURANCE ACCOUNT.

(*a*) Policies effected before 9th August 1870, date of Life Assurance Companies Act.

	£. s. d.
Premiums	133 6 4
Amount transferred from Life Assurance Account	249 4 8
£.	382 11 –

	£. s. d.
Allowances during Sickness	348 – –
Surrenders	34 11 –
£.	382 11 –

(*b*) Policies effected after 9th August 1870.

	£. s. d.	£. s. d.
Amount of Fund at the beginning of the Year		605 6 11
Premiums	24 4 –	
Fines	– 2 7	
		24 6 7
Interest		21 12 2
£.		651 5 8

	£. s. d.
Amount of Fund at the end of the Year	651 5 8
£.	651 5 8

BALANCE SHEET

Of the Clergy Mutual Assurance Society, on the 31st May 1889.

LIABILITIES.	£. s. d.
Guarantee Fund (being old Subscriptions held in reserve)	5,182 18 4
Life Assurance Fund	3,470,184 10 1
Sickness Assurance Fund (*b*)	651 5 8
	3,476,018 14 1
Claims announced, but not paid	60,803 – –
£.	3,542,821 14 1

ASSETS.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom (England and Wales):		
Freehold and Leasehold Property	1,651,776 7 4	
Life Interests and Reversions	161,666 3 10	
County, Parochial, and other Rates, under Acts of Parliament	974,190 14 1	
		2,787,633 5 3
Loans on the Society's Policies within the Surrender Value		254,428 – –
Loans of One-fifth Premiums		7,486 13 2
Investments:		
£.151,125 Railway Debentures and Debenture Stocks		167,560 3 –
£.12,000 Railway Preference Stock		13,655 19 6
£.112,500 Gaslight and Coke Company's Debenture Stock		118,250 – –
£.28,900 Waterworks Companies' Debenture Stock		31,790 – –
£.15,000 Dock Companies' Debenture Stock		15,397 14 –
£.2,100 North Riding of Yorkshire County Debentures		2,100 – –
£.20,000 Worthington's Brewery Company's Debenture Stock		22,220 8 –
£.12,000 London Trust Company's Debenture Stock		12,000 – –
Reversions purchased		5,069 4 6
Outstanding Premiums		14,878 2 8
„ Interest		16,609 17 2
Cash:		
On Deposit with Messrs. Coutts & Co.	60,000 – –	
On Current Account ditto	13,671 3 3	
In hands of Secretary	71 3 7	
		73,742 6 10
£.		3,542,821 14 1

G. G. Bradley, Chairman.
Ed. W. Douglas, Deputy-Chairman.
Henry Wace, Director.
Matt. Hodgson, Secretary.

IMPERIAL LIFE INSURANCE COMPANY.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Imperial Life Insurance Company, for the Year ending 31st January 1889.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year :						
Imperial - - -	1,259,246	16	10			
Argus - - - -	309,213	19	4			
				1,568,460	16	2
Premiums, after deduction of Re-assurance Premiums - - - - - - -				106,736	18	8
Consideration for Annuities granted, less Re-assurances - - - - - -				2,472	11	8
Interest and Dividends - - - - -				67,269	3	11
Transfer and Assignment Fees - - -				66	14	–
Amount recovered on account of Fraudulent Claim paid in the Year 1884 - - -				1,013	9	1
Further payment by Argus Company in respect of Transfer * - - - - - -				177	17	–
Profit on realisation of Investments	33	18	7			
Profit on Exchange - - -	12	18	9			
				46	17	4
£.				1,746,244	7	10

	£.	s.	d.	£.	s.	d.
Claims announced before 31st January 1888, but not admitted or brought into Account - - - -	5,154	7	–			
Claims announced under Policies (less Sums re-assured)	117,478	16	9			
				122,633	3	9
Surrenders - - - -	6,000	19	2			
Surrender of Bonuses - -	958	8	6			
				6,959	7	8
Annuities (less Re-assurances) - - -				8,128	7	1
Commission on Premiums and Annuities -				4,674	2	6
Expenses of Management - - - -				11,900	–	2
Expenses of Argus Transfer -	2,200	14	7			
Less Profit on ditto, being difference between Interest paid to Bankers on Sums borrowed in anticipation of Transfer, and 4 per Cent. - - - -	435	–	1			
				1,765	14	6
Dividend and Bonus to Shareholders, paid entirely out of their own Funds - - -				9,375	–	–
Income Tax - - - - - - - -				1,792	16	7
Bad Debt - - - - - - - -				108	19	11
Amount of Funds at the end of the Year, as per Second Schedule - - - - - -				1,578,906	15	8.
£.				1,746,244	7	10

* Being the consideration for continuing the temporary reduction of premiums on certain policies up to May 1889.

BALANCE SHEET

Of the Imperial Life Insurance Company, on 31st January 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	75,000	–	–			
Accumulations thereon -	117,685	19	11			
				192,685	19	11
Assurance and Annuity Fund (including Investment Fluctuation Fund) - - - -				1,386,220	15	9
Total Funds, as per First Schedule - -				1,578,906	15	8
Claims announced but not paid - - -				33,848	9	10
Proprietors' Dividends and Bonuses unclaimed				1,217	14	–
Surrender Values unclaimed - - - -				199	7	9
Re-assurance Premiums unpaid - - -				33	2	11
Annuities unpaid - - - - - - -				139	15	4
Interest paid in advance - - - -				680	1	10
Premiums paid in advance - - - -				170	16	6
Sundry Creditors - - - - - -				848	16	6
£.				1,616,045	–	4

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom * - - - - - - -				612,961	3	11
Loans on Life Interests and Reversions - -				151,951	17	1
Loans on Rates, Tolls, and Rent Charges -				123,268	3	8
Loans on the Company's Policies, within their Surrender Value - - - - - -				90,369	14	3
Amount placed on Deposit for fixed Periods -				160,000	–	–
Investments :						
British Government Securities - - -				8,763	18	6
Indian and Colonial Government Securities				286,799	16	5
Railway and other Debentures, and Debenture Stocks - - - - - -				98,861	7	6
Railway Preference Shares - - -				7,500	–	–
House Property - - - - -				20,000	–	–
The Company's Shares (100) - - -				1,618	14	10
Reversions - - - - - -				7,030	16	8
Agents' Balances † - - - - - -				11,690	1	2
Outstanding Premiums - - - - -				5,835	13	10
Ditto - Interest - - - - - -				3,140	–	2
Interest accrued at date of Transfer, on certain "Argus" Investments taken over by the "Imperial" - - - - - -				789	11	1
Cash :						
On deposit at notice - -	18,156	–	5			
In hand and on Current Account - - - -	4,606	6	1			
				22,762	6	
Bills Receivable - - - - - - -				1,447	14	10
Scotch and Irish Drafts not cleared - -				39	7	8
Transfer and Bond Stamps - - - -				4	19	–
Sundry Debtors - - - - - - -				1,209	13	3
£.				1,616,045	–	4

* None of these in Ireland.

† Chiefly renewals due in December and January, since accounted for.

Audited and found correct,
C. Fitch Kemp,
John W. Ford,
C. R. Tennant,
(*C. F. Kemp, Ford & Co.*)
Auditors.

G. H. Field, Chairman.
Alex. Lawrie, Director.
John H. Hale, Director.
Jas. Chisholm, Manager and Actuary.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Wesleyan and General Life and Sickness Assurance Society, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	100,259	13	6½			
Amount of Endowment Fund transferred	242	1	8½			
				100,501	15	3
Premiums (no Re-assurance Premiums)				154,762	7	11¾
Interest				3,662	–	–
Policies and Stamps	77	14	6			
Fines	2	5	6			
				80	–	–
£.				259,006	3	2¾

	£.	s.	d.	£.	s.	d.
Claims under Policies				63,945	19	9
Surrenders				3,031	7	1
Commission				42,368	4	1¼
Expenses of Management	20,755	–	–			
Extension Expenses (special New Business charges), including amount paid to Agents and Members for introducing New Business	18,289	3	5			
				39,044	3	5
Transferred to Annuity Fund				2,232	6	7
Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule				108,384	2	3½
£.				259,006	3	2¾

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year				83,072	6	1
Premiums				18,738	6	11½
Interest				3,100	–	–
Entrance Fees	6	5	–			
Rules sold	–	10	2			
Fines	4	11	6			
				11	6	8
£.				104,921	19	8½

	£.	s.	d.	£.	s.	d.
Claims	16,312	17	10½			
Medical Fees	2,184	15	9			
				18,497	13	7½
Surrenders				948	13	7
Commission				1,204	4	9½
Expenses of Management				935	–	–
Amount of Sickness Assurance Fund at the end of the Year, as per Fourth Schedule				83,336	7	8½
£.				104,921	19	8½

III.—ANNUITY ACCOUNT.

	£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	11,292	8	4
Premiums	173	6	1
Interest	410	–	6
Transferred from Life Assurance Account	2,232	6	7
£.	14,108	1	6

	£.	s.	d.
Annuities Paid	905	2	8
Expenses of Management	10	2	10
Amount of Annuity Fund at the end of the Year, as per Fourth Schedule	13,192	16	–
£.	14,108	1	6

BALANCE SHEET

Of the Wesleyan and General Life and Sickness Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Life Assurance Fund*	108,384	2	3½			
Sickness Assurance Fund*	83,336	7	8½			
Annuity Fund*	13,192	16	–			
Total Funds				204,913	6	–
£.				204,913	6	–

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				122,986	14	5
Loans on the Society's Policies				12,315	16	5
Investments:—						
Freehold and Leasehold Properties and Fixtures: (Offices in Birmingham, Branch Offices, London, &c.)				15,272	13	4
Freehold Ground Rents				1,931	8	8
Invested in Policies				405	7	11
Agents' Balances				2,659	14	10
Outstanding Premiums				26,839	11	5½
Outstanding Interest	3,429	3	7½			
Outstanding Interest accrued to 31st December 1888	1,599	–	11			
				5,028	4	6½
Cash:—On Deposit	9,500	–	–			
In hand and on Current Account	7,973	14	5			
				17,473	14	5
£.				204,913	6	–

* *Note.*—The Investments of the different Departments are not kept separate, the same being included in and forming the Assets above mentioned.

Benjamin Smith, Chairman.
John Field, Vice-Chairman.
David Barr, Director.
R. Aldington Hunt, General Manager.

Examined with the Books and Securities of the Society, and found correct.

Thomas English,
J. Henry Higgs,
Thomas Rose,
Charles Rowe,
Charles Osborn,
Auditors.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Wesleyan and General Assurance Society, made by R. A. Hunt, Actuary.

I.

The date up to which the valuation is made is the 31st day of December 1888.

II.

The regulations and bye-laws do not prescribe the principles upon which the valuations are to be made, but the principles are determined from time to time by the Directors under and with the advice of the Actuary. On the present occasion, the principle adopted with respect to the ordinary whole-life assurances is that of deducting from the present value of the Society's liabilities under its assurance and annuity contracts the present value of the future premiums receivable thereon, less a percentage for expenses and future profits; the reserve made in respect of the endowments is the total amount of pure premiums accumulated at 3½ per cent. compound interest. With regard to the special risks the pure premium for the age one year older than the age at entrance was valued.

The industrial policies have been valued by tables constructed on Mr. Woolhouse's Continuous Method, the pure or mathematical premium for the age one year older than the age at entrance being valued in the case of all special risks; but in respect of the policies more than ten years in force, the pure premium for the age five years older than the age at entrance was valued, and in respect of the policies more than five years and less than ten years in force, a reserve of 35 per cent. of the future premiums has been made.

All negative values have been carefully eliminated.

The principles of the distribution are determined by the Directors, and on this occasion it has been decided that the amount distributed shall be allotted as a reversionary bonus to all with-profit policies of more than two years standing in proportion to the sum assured, and the number of years each policy has been in force since the last valuation.

III.

The table of mortality used throughout was Dr. Farr's English Life Table, No. 3 (Males).

IV.

The rate of interest assumed throughout the whole of the calculations was 3½ per cent.

V.

The provision for future expenses is, in the case of the ordinary policies, equal on the average to 17·1 per cent.; in the industrial policies, on the average to 43·2 per cent.; and in the sickness assurances, 10 per cent. of the value of the future premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Wesleyan and General Assurance Society, for Five Years, commencing 1st January 1884 and ending 31st December 1888.

I.—LIFE ASSURANCE AND ANNUITY ACCOUNT

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1884, the beginning of the Period - -				97,423	6	4¾	Claims under Policies - - -	248,789	12	10
Premiums (no Re-assurance Premiums) - - - - - -				595,209	6	4¾	Surrenders - - - - -	12,663	5	4
Premiums for Annuities - - -				889	10	1	Annuities paid - - - - -	4,519	4	11
Interest - - - - - - -				19,115	14	9	Commission - - - - -	169,626	8	3¾
Policies and Stamps -	330	14	4				Expenses of Management, including Extension Expenses - - -	155,816	13	3¼
Fines - - - - -	23	11	–	354	5	4	Amount of Funds on 31st December 1888, the end of the Period - -	121,576	18	3½
£.				712,992	2	11½	£.	712,992	2	11½

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on 1st January 1884, the beginning of the Period -	80,513	13	8½	Claims - - -	85,196	18	11			
Premiums - - - - - -	106,746	11	4¾	Medical Fees - -	12,641	–	3	97,837	19	2
Interest - - - - - - -	15,100	11	11½	Surrenders - - - - -				5,546	4	8
Entrance Fees and Rules - - -	53	12	–	Commission - - - - -				8,636	3	1¾
Fines - - - - - - -	31	16	4	Expenses of Management - - -				7,089	10	8½
				Amount of Funds on 31st December 1884, the end of the Period - -				83,336	7	8½
£	202,446	5	4¾	£.				202,446	5	4¾

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Wesleyan and General Assurance Society, as at the 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.					VALUATION. Values by the English Life Table, No. 3 (Males), 3½ per Cent.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums. Ordinary.	Office Yearly Premiums. Extra.	Net Yearly Premiums, as described in Answer 2.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, as described in Answer 2.	Net Liability.
ASSURANCES.									
I. WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.	£.
Ordinary.									
For Whole Term of Life - -	6,704	462,412·951	15,686·175	64·701	12,329·605	229,330·5	208,247·3	175,184·5	54,146·0
Ditto - Free Policies - -	43	2,283·465	- -	- -	- -	1,592·4	- -	- -	1,592·4
Ditto - Premiums ceasing at 65 - - -	90	10,689·469	161·745	- -	134·449	6,435·0	1,918·0	1,551·8	4,883·2
Ditto - Limited Payments (Non - Forfeiture Policies) - -	43	4,263·450	208·022	3·150	173·921	1,785·4	1,692·9	1,099·8	685·6
Joint Lives - - - - -	132	12,844·475	573.508	6·517	401·904	7,483·2	6,681·7	4,620·8	2,862·4
Endowment Assurances - -	1,105	76,209·664	3,462·348	3·692	2,766·391	41,774·3	41,443·7	32,946·9	8,827·4
	8,117	568,703·474	20,091·798	78·060	15,806·270	288,400·8	259,983·6	215,403·8	72,997·0
II. WITHOUT PARTICIPATION IN PROFITS.									
Ordinary.									
Endowment Assurances - -	28	3,415·105	108·254	- -	96·086	2,664·1	604·5	532·0	2,132·1
	28	3,415·105	108·254	- -	96·086	2,664·1	604·5	532·0	2,132·1
Endowments.									
Endowments payable on attaining various ages - - - -	143	4,565·350	291·074	- -	- -	1,186·0	- -	- -	1,186·0
Industrial.									
For Whole Term of Life - -	357,029	3,464,516·329	161,402·469	10·295	93,109·361	1,371,368·7	2,373,881·6	1,347,572·8	23,795·9
Ditto - Free Policies - -	68	636·833	- -	- -	- -	475·6	- -	- -	475·6
Ditto - Premiums ceasing at 65 - - -	43	1,441·354	15·069	- -	12·059	947·2	126·2	95·3	851·9
Joint Lives - - - - -	1,288	24,549·672	1,806·197	- -	993·085	13,523·7	23,714·7	12,945·9	577·8
Endowment Assurances - -	589	11,408·697	679·744	·325	405·972	5,829·8	9,006·0	5,254·6	575·2
	359,017	3,502,552·885	163.903·479	10·620	94,520·477	1,392,145·0	2,406,728·5	1,365,868·6	26,276·4
III.—ANNUITIES.		Amount of Annuity.							
Immediate - - - - -	49	887·966	- -	- -	- -	6,314·1	- -	- -	6,314·1
Deferred - - - - -	163	2,502·500	164·430	- -	144·633	8,604·4	1,725·7	1,725·7	6,878·7
	212	3,390·466	164·430	- -	144·633	14,918·5	1,725·7	1,725·7	13,192·8
TOTAL of the Results - -	367.517	4,079,236·814 and 3,390·466 per annum.	184,559·035	88·680	110,567·466	1,699,314·4	2,669,042·3	1,583,530·1	115,784·3
Sickness Assurances - - -	10,769	Weekly Sick Pay. 6,017·700 With Assurances. 125,975·000 and Medical Attendance. 2,153.800	18,816·767	- -	- -	209,379·0 45,334·0 23,941·2	217,647·9	195,882·7	82,771·5

VALUATION BALANCE SHEET of the Wesleyan and General Assurance Society, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net liability under Assurance and Annuity transactions (as per Statement provided in Schedule 5) - - -	115,784	6	–	Life Assurance and Annuity Funds (as per Balance Sheet) -	121.576	18	8½
Net liability under Sickness Contracts - - - -	82,771	10	–	Sickness and Funeral Benefit Fund - - - - -	83,336	7	8½
Surplus - - - - - - - - - -	6,357	10	–				
£.	204,913	6	–	£.	204,913	6	–

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

VIII.

All participating policies existing at the date of the valuation, and in force two years, are entitled to share in the profits.

IX.

The results of the valuation are as follows :—

(1.) The total amount of profit made by the Society was 6,357 *l.* 10 *s.*, inclusive of 2,708 *l.* 4 *s.* 3¼ *d.*, undivided on the last occasion.

(2.) The amount of profit divided was 4,750 *l.*; 5,940 policyholders participating, assured for the sum of 431,261 *l.* 17 *s.* 3 *d.*

(3.) Specimens of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, having been in force five years, with the modes in which the bonus may be received, are annexed.

Reversionary Bonuses allotted to Policies of £.100.

Age at Entry.	POLICIES IN FORCE FOR						
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -
30 - -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -
40 - -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -
50 - -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -	2 10 -

Reductions in the Annual Premiums receivable in place of the above Reversionary Bonuses.

Age at Entry.	POLICIES IN FORCE FOR						
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - -	- - 10	- - 11	- 1 1	- 1 3	- 1 6	- 1 10	- 2 4
30 - -	- 1 1	- 1 3	- 1 6	- 1 10	- 2 4	- 2 11	- 3 9
40 - -	- 1 6	- 1 10	- 2 4	- 2 11	- 3 9	- 5 -	- 6 6
50 - -	- 2 4	- 2 11	- 3 9	- 5 -	- 6 6	- 8 6	- 11 1

Benjamin Smith, Chairman.
John Field, Vice-Chairman.
David Barr, Director.
R. Aldington Hunt, General Manager
and Actuary.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd*.

(Sixth Schedule.)

Statement of the **LIFE ASSURANCE AND ANNUITY BUSINESS** of the Wesleyan and General Assurance Society, on the 31st December 1888.

I.

TABLE of PAYMENTS for the Assurance of £. 100 payable at Death, with Profits.

Age next Birthday.	Annual Premium.	Half Yearly.	Quarterly.	Monthly.	Age next Birthday.	Annual Premium.	Half Yearly.	Quarterly.	Monthly.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 14 3	- 17 7	- 9 -	- 3 1	41	3 8 10	1 15 8	- 18 9	- 6 5
16	1 14 3	- 17 7	- 9 3	- 3 2	42	3 11 4	1 16 7	- 19 5	- 6 8
17	1 15 3	- 18 1	- 9 6	- 3 3	43	3 13 11	1 17 11	1 - 2	- 6 10½
18	1 16 3	- 18 7	- 9 9	- 3 4	44	3 16 7	1 19 3	1 - 11	- 7 1
19	1 17 2	- 19 1	- 10 -	- 3 5	45	3 19 5	2 - 9	1 1 8	- 7 4½
20	1 18 2	- 19 7	- 10 3	- 3 6	46	4 2 6	2 2 3	1 2 6	- 7 8½
21	1 19 1	1 - -	- 10 6	- 3 7	47	4 5 8	2 4 -	1 3 4	- 8 -
22	1 19 11	1 - 6	- 10 9	- 3 8	48	4 9 -	2 5 8	1 4 4	- 8 3½
23	2 - 10	1 1 -	- 11 -	- 3 9	49	4 12 6	2 7 5	1 5 4	- 8 7⅓
24	2 1 10	1 1 6	- 11 3	- 3 10	50	4 16 3	2 9 4	1 6 4	- 9 -
25	2 2 10	1 2 -	- 11 7	- 3 11	51	5 - 2	2 11 4	1 7 5	- 9 4
26	2 3 11	1 2 6	- 11 10	- 4 -½	52	5 4 4	2 13 6	1 8 7	- 9 9
27	2 5 -	1 3 1	- 12 2	- 4 2	53	5 8 9	2 15 9	1 9 10	- 10 2
28	2 6 3	1 3 9	- 12 6	- 4 3	54	5 13 5	2 18 2	1 11 1	10 7½
29	2 7 6	1 4 4	- 12 10	- 4 4½	55	5 18 3	3 - 8	1 12 5	- 11 1
30	2 8 9	1 5 -	- 13 2	- 4 6	56	6 3 6	3 3 3	1 13 11	- 11 7
31	2 10 2	1 5 9	- 13 7	- 4 7½	57	6 9 -	3 6 2	1 15 5	- 12 1
32	2 11 8	1 6 6	- 14 -	- 4 9	58	6 14 9	3 9 1	1 16 11	- 12 7
33	2 13 2	1 7 3	- 14 5	- 4 11	59	7 - 11	3 12 -	1 18 9	- 13 2½
34	2 14 10	1 8 1	- 14 10	- 5 1	60	7 7 4	3 15 6	2 - 6	- 13 10
35	2 16 6	1 9 -	- 15 4	- 5 3	61	7 14 3	3 19 1	2 2 5	- 14 6
36	2 18 4	1 9 11	- 15 10	- 5 5	62	8 1 6	4 2 9	2 4 5	- 15 2
37	3 - 3	1 10 11	- 16 4	- 5 7	63	8 9 2	4 6 9	2 6 7	- 15 11
38	3 2 3	1 12 -	- 16 11	- 5 9½	64	8 17 3	4 10 10	2 8 10	- 16 8
39	3 4 4	1 13 -	- 17 6	- 6 -	65	9 5 10	4 15 3	2 11 2	- 17 6
40	3 6 6	1 14 1	- 18 1	- 6 2					

Note.—The Society does not issue Policies in this Class without Profits.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

INDUSTRIAL DEPARTMENT.

TABLE I.—WITHOUT PROFITS.

TABLE showing the Amounts that may be Assured at Death (if in Full Benefit), by the undermentioned Weekly Payments.

AGE.	1 *d.*		2 *d.*		3 *d.*		4 *d.*		6 *d.*		8 *d.*		10 *d.*		1 *s.*	
	£.	s.	£.	s.	£.	s.	£.	s.	£.	s.	£.	s.	£.	s.	£.	s.
10	10	6	20	12	30	18	41	4	61	16	82	8	—		—	
11	10	3	20	6	30	9	40	12	60	18	81	4	—		—	
12	10	–	20	–	30	–	40	–	60	–	80	–	—		—	
13	9	18	19	16	29	14	39	12	59	8	79	4	99	–	—	
14	9	16	19	12	29	8	39	4	58	16	78	8	98	–	—	
15	9	12	19	4	28	16	38	8	57	12	76	16	96	–	—	
16	9	7	18	14	28	1	37	6	56	–	74	12	93	6	—	
17	9	3	18	6	27	9	36	7	54	13	72	14	91	–	—	
18	8	17	17	14	26	11	35	6	53	–	70	12	88	6	—	
19	8	12	17	4	25	16	34	6	51	10	68	12	85	16	—	
20	8	7	16	14	25	1	33	8	49	19	66	16	83	7	99	18
21	8	3	16	6	24	9	32	6	48	12	64	12	80	18	97	4
22	7	17	15	14	23	11	31	6	47	–	62	12	78	6	94	–
23	7	13	15	6	22	19	30	10	45	16	61	–	76	6	91	12
24	7	8	14	16	22	4	29	10	44	6	59	–	73	16	88	12
25	7	4	14	8	21	12	28	14	43	2	57	8	71	16	86	4
26	7	–	14	–	21	–	27	18	41	18	55	16	69	16	83	16
27	6	15	13	11	20	7	27	2	40	14	54	4	67	16	81	8
28	6	11	13	3	19	15	26	6	39	10	52	12	65	16	79	–
29	6	7	12	15	19	3	25	10	38	6	51	–	63	16	76	12
30	6	3	12	7	18	11	24	14	37	2	49	8	61	16	74	4
31	5	19	11	19	17	19	23	18	35	18	47	16	59	16	71	16
32	5	16	11	13	17	10	23	6	35	–	46	12	58	6	70	–
33	5	12	11	5	16	18	22	10	33	16	45	–	56	6	67	12
34	5	8	10	17	16	6	21	14	32	12	43	8	54	6	65	4
35	5	5	10	11	15	17	21	2	31	14	42	4	52	16	63	8
36	5	2	10	4	15	5	20	6	30	10	40	12	50	16	61	–
37	4	18	9	16	14	13	19	10	29	6	39	–	48	16	58	12
38	4	15	9	10	14	4	18	18	28	8	37	16	47	6	56	16
39	4	12	9	4	13	15	18	6	27	10	36	12	45	16	55	–
40	4	9	8	18	13	6	17	14	26	12	35	8	44	6	53	4
41	4	5	8	10	12	16	17	2	25	12	34	4	42	14	51	4
42	4	2	8	4	12	7	16	10	24	14	33	–	41	4	49	8
43	3	19	7	18	11	18	15	18	23	16	31	16	39	14	47	12
44	3	16	7	12	11	10	15	6	22	18	30	12	38	4	45	16
45	3	14	7	8	11	2	14	17	22	5	29	14	37	2	44	10
46	3	11	7	2	10	14	14	6	21	8	28	12	35	14	42	16
47	3	8	6	17	10	5	13	14	20	11	27	8	34	5	41	2
48	3	6	6	13	9	19	13	6	19	19	26	12	33	5	39	18
49	3	3	6	7	9	10	12	13	19	–	25	6	31	13	38	–
50	3	–	6	2	9	2	12	2	18	4	24	4	30	6	36	8
51	2	18	5	17	8	15	11	13	17	10	23	6	29	3	35	–
52	2	16	5	13	8	9	11	5	16	18	22	10	28	3	33	16
53	2	14	5	9	8	3	10	17	16	6	21	14	27	3	32	12
54	2	11	5	3	7	14	10	5	15	8	20	10	25	13	30	16
55	2	9	4	19	7	8	9	17	14	16	19	14	24	13	29	12
56	2	7	4	15	7	2	9	9	14	4	18	18	23	13	28	8
57	2	5	4	11	6	16	9	1	13	12	18	2	22	13	27	4
58	2	3	4	7	6	10	8	13	13	–	17	6	21	13	26	–
59	2	–	4	1	6	2	8	1	12	1	16	2	20	2	24	2
60	1	18	3	18	5	16	7	14	11	13	15	11	19	7	23	6
61	1	17	3	14	5	11	7	8	11	2	14	16	18	10	22	4
62	1	15	3	10	5	6	7	1	10	12	14	2	17	13	21	4
63	1	13	3	7	5	1	6	14	10	2	13	9	16	16	20	4
64	1	12	3	4	4	16	6	8	9	12	12	16	16	–	19	4
65	1	10	3	–	4	11	6	1	9	2	12	2	15	3	18	4
66	1	8	2	17	4	6	5	15	8	13	11	10	14	8	17	6
67	1	7	2	14	4	2	5	9	8	4	10	18	13	13	16	8
68	1	6	2	12	3	18	5	4	7	16	10	8	13	–	15	12
69	1	4	2	9	3	14	4	18	7	8	9	17	12	6	14	16
70	1	3	2	6	3	10	4	13	7	–	9	6	11	13	14	–
71	1	2	2	4	3	6	4	8	6	13	8	17	11	1	13	6
72	1	1	2	2	3	3	4	4	6	6	8	8	10	10	12	12
73	1	–	2	–	3	–	4	–	6	–	8	–	10	–	12	–
74	–	18	1	17	2	16	3	15	5	13	7	10	9	8	11	6
75	–	17	1	15	2	13	3	11	5	7	7	2	8	18	10	14

Entitled to Half Benefit in Six and Full Benefit in 12 Calendar Months.

Note.—If death occurs from "Apoplexy," "Cholera," "Typhoid," or "Scarlet Fever," within Six Calendar Months from Commencement of Policy, one-fourth Part of the Sum Assured will be payable. If death be caused by Accident at any time after Commencement of Policy the Full Amount will be Payable.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd*

TABLE III.—INFANTILE ASSURANCES.

SUMS ASSURED Payable for One Penny Weekly.

Age of Child at Entry.	Sum Payable on the Death of a Child after Policy has been issued for												
	Three Calendar Months.	Six Calendar Months.	One Year.	One Year and Six Months.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
1 Month and under 1 Year	1 10	2 –	2 10	3 –	3 –	3 –	4 –	5 –	6 –	7 –	8 –	9 –	*
2 Years next Birthday -	1 10	3 –	3 –	3 –	3 –	4 –	5 –	6 –	7 –	8 –	9 –	10 –	–
3 " " -	1 10	3 –	3 –	3 –	4 –	5 –	6 –	7 –	8 –	9 –	10 –	–	–
4 " " -	2 –	3 –	3 –	4 –	5 –	6 –	7 –	8 –	9 –	10 –	–	–	–
5 " " -	2 10	3 –	5 –	5 –	6 –	7 –	8 –	9 –	10 –	–	–	–	–
6 " " -	3 –	5 –	5 –	6 –	7 –	8 –	9 –	10 –	–	–	–	–	–
7 " " -	3 10	5 –	6 –	7 –	8 –	9 –	10 –	–	–	–	–	–	–
8 " " -	4 –	6 –	7 –	8 –	9 –	10 –	–	–	–	–	–	–	–
9 " " -	4 10	6 10	9 –	9 –	10 –	–	–	–	–	–	–	–	–
10 " " -	5 –	7 10	10 –	10 –	–	–	–	–	–	–	–	–	–

If the child should die within Three Calendar Months from date of Policy, no amount will be payable.

With Profit Policies have not been issued in this department for the past 15 Years.

* When the assured attains the age of 10 years, a new Policy will be issued upon application, for the sum of 10 *l.* 6 *s.*

SICKNESS ASSURANCE.—WITH MEDICAL ATTENDANCE.

FORTNIGHTLY CONTRIBUTIONS to provide the following Benefits. The Sickness Allowance to cease at the Age of 65, and Annuity commence. All Contributions to cease on attaining the Age of 65. The number of Classes not to exceed Three.

Age next Birthday.	CLASS 1.	CLASS 2.	CLASS 3.
	5 *s.* per Week in Sickness; 2 *s.* 6 *d.* a Week Annuity; 5 *l.* at Death.	10 *s.* per Week in Sickness; 5 *s.* a Week Annuity; 10 *l.* at Death.	15 *s.* per Week in Sickness; 7 *s.* 6 *d.* a Week Annuity; 15 *l.* at Death.
	s. d.	*s. d.*	*s. d.*
20 - - - - - - -	– 10	1 8	2 5
21 - - - - - - -	– 10½	1 8	2 6
22 - - - - - - -	– 11	1 9	2 7
23 - - - - - - -	– 11½	1 10	2 8
24 - - - - - - -	1 –	1 10½	2 9½
25 - - - - - - -	1 –½	1 11	2 10½
26 - - - - - - -	1 1	2 –	3 –
27 - - - - - - -	1 1½	2 1	3 1
28 - - - - - - -	1 2	2 2	3 2½
29 - - - - - - -	1 2½	2 3½	3 4½
30 - - - - - - -	1 3	2 4½	3 6

Entitled to Full Benefit after having been a Member Six Months.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

II. and III.

SUMMARY of the Whole Life Policies in the Industrial Branch, specifying the Sums Assured and the Premiums receivable Annually.

AGE.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.	£.	£.
0	24,470·250	3,029·728	—
1	40,540·750	3,368·300	—
2	42,883·500	3,239·500	—
3	39,671·000	2,886·416	—
4	41,482·500	2,762·032	—
5	47,277·500	2,443·012	—
6	55,877·500	2,326·844	—
7	58,216·000	2,129·504	—
8	64,220·000	2,055·768	—
9	66,450·500	1,905·738	—
10	98,231·400	1,966·480	—
11	98,604·325	1,979·844	—
12	98,742·725	2,095·704	—
13	95,124·025	2,033·252	—
14	94,899·350	2,043·028	—
15	88,723·275	1,928·888	—
16	85,240·975	1,879·384	—
17	80,059·675	1,794·468	—
18	78,572·375	1,797·016	—
19	70,849·300	1,653·538	—
20	72,379·641	1,736·093	—
21	72,000·311	1,772·262	—
22	72,564·300	1,838·743	—
23	68,817·161	1,793·292	—
24	68,342·803	1,822·271	·216
25	68,853·142	1,889·312	·216
26	62,978·011	1,770·883	·324
27	58,118·263	1,685·642	·433
28	54,849·087	1,669·557	·488
29	55,217·173	1,686·010	·216
30	52,342·192	1,654·466	·381
31	46,571·302	1,506·868	·108
32	47,029·387	1,573·356	1·033
33	45,102·769	1,544·585	·325
34	43,648·188	1,543·129	·594
35	40,988·747	1,496·201	—
36	39,267·692	1,488·132	·866
37	39,205·787	1,520·306	·595
38	39,930·100	1,604·310	·271
39	38,029·419	1,590·058	·759
40	38,305·687	1,666·453	·054
41	34,310·589	1,539·151	—
42	37,308·086	1,731·295	·163
43	36,252·880	1,747·245	·326
44	38,063·447	1,906·074	·705
45	37,157·918	1,922·557	·163
46	36,647·161	1,948·323	·217
47	37,035·853	2,067·154	—
48	40,775·656	2,348·717	—
49	36,817·342	2,205·960	·163
50	39,666·658	2,501·474	—
51	36,376·154	2,372·882	·163
52	35,742·810	2,427·897	—
53	33,870·201	2,372·473	—
54	33,306·670	2,439·314	—
55	34,934·046	2,657·277	—
56	31,982·337	2,572·413	·216
57	31,235·193	2,589·104	—
58	33,429·337	2,875·918	—
59	31,025·063	2,808·292	·650
60	29,540·161	2,840·525	—
61	27,165·210	2,709·209	·650
62	26,286·402	2,724·337	—
63	25,438·774	2,775·490	—
64	23,893·719	2,722·341	—
65	22,028·815	2,628·444	—
66	21,139·629	2,644·649	—
67	18,543·330	2,476·288	—
68	17,909·742	2,506·812	—
69	15,621·593	2,303·907	—
70	12,887·950	2,005·891	—
71	10,220·964	1,652·458	—
72	9,171·034	1,598·948	—
73	10,054·966	1,846·299	—
74	7,544·230	1,459·579	—
75	5,992·992	1,228·768	—
76	3,961·778	822·395	—
77	2,829·756	580·509	—
78	2,012·013	421·276	—
79	774·108	162·379	—
80	277·077	35·731	—
81	146·440	16·028	—
82	125·251	11·878	—
83	194·362	14·159	—
84	57·139	5·252	—
85	8·800	·884	—
86	33·930	1·951	—
87	40·674	2·184	—
£.	3,464,516·329	161,402·469	10·295

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

II. and III.—*continued.*

SUMMARY of the Whole Life Policies in the Ordinary Branch, specifying the Sums Assured, the Total Reversionary Bonuses, and the Premiums receivable Annually.

WITH PROFITS.

AGE.	Amount Assured.	Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.
	£.	£.	£.	£.
10	75·000	- -	1·400	—
11	100·000	- -	1·875	—
12	200·000	- -	3·800	—
13	325·000	- -	6·075	—
14	300·000	- -	5·700	—
15	900·000	- -	16·906	—
16	1,250·000	- -	23·750	—
17	1,650·000	- -	31·369	·050
18	2,750·000	- -	51·959	·150
19	2,573·150	·500	49·502	1·175
20	1,900·000	- -	37·875	—
21	2,410·000	3·400	69·781	·075
22	2,941·650	4·500	61·958	—
23	4,118·150	5·500	86·632	—
24	4,078·425	19·596	87·417	·150
25	6,002·800	23·279	130·562	1·050
26	6,093·800	29·626	135·364	2·450
27	7,142·792	23·693	164·383	1·675
28	6,170·850	37·994	144·809	·525
29	8,607·821	50·600	204·835	3·192
30	8,073·500	54·958	195·790	2·582
31	10,824·417	120·932	263·614	2·050
32	9,112·550	96·158	226·528	·550
33	10,088·450	104·000	261·040	1·075
34	10,186·800	204·384	259·360	1·050
35	10,668·700	164·876	280·928	2·240
36	10,938·775	261·365	287·156	·700
37	11,454·125	242·576	322·455	—
38	11,767·750	300·551	372·738	1·450
39	12,900·100	510·098	348·605	2·504
40	14,411·568	436·118	426·974	·225
41	13,224·217	439·945	397·909	8·208
42	11,168·733	410·799	339·528	1·050
43	13,168·351	438·901	418·675	1·050
44	14,449·958	694·107	444·497	4·500
45	14,285·909	468·756	477·606	2·167
46	11,920·983	575·848	392·553	·525
47	10,893·373	592·515	364·703	2·567
48	11,085·676	477·285	382·083	1·029
49	10,307·725	665·371	368·224	·600
50	12,457·830	868·100	457·574	4·246
51	9,627·550	736·909	361·299	2·100
52	8,936·363	345·953	380·066	—
53	8,999·125	542·552	416·496	—
54	9,926·134	578·453	430·246	3·200
55	8,867·800	772·478	384·502	3·208
56	7,661·025	731·887	340·654	·425
57	10,957·950	1,027·235	471·390	1·675
58	6,041·950	448·095	293·649	—
59	6,617·325	545·602	331·646	·300
60	5,593·500	371·966	311·936	—
61	7,591·033	530·347	428·190	—
62	5,892·050	571·363	335·804	—
63	6,455·116	742·862	363·507	—
64	5,516·975	625·753	341·641	1·108
65	6,151·305	804·756	358·198	1·825
66	4,004·688	254·861	297·360	—
67	4,638·142	656·112	275·687	—
68	2,776·442	242·421	195·359	—
69	2,810·000	417·421	173·389	—
70	2,178·783	416·907	134·734	—
71	1,770·800	218·689	116·331	—
72	1,514·500	202·793	110·942	—
73	976·333	256·950	58·005	—
74	500·000	47·188	39·276	—
75	250·000	61·462	14·354	—
76	200·000	59·479	10·767	—
77	281·842	101·122	16·246	—
78	516·071	64·109	44·654	—
79	350·000	91·346	11·917	—
80	—	—	—	—
81	—	—	—	—
82	110·000	47·505	5·904	—
83	500·000	229·743	23·517	—
84	—	—	—	—
85	100·000	50·571	4·017	—
£.	441,291·730	21,121·221	15,686·175	64·701

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*continued.*

II., III., IV., V., VI., VII., and VIII.

STATEMENT of the Benefits assured under all Classes of Sickness Business, and the Amount of Annual Contributions receivable in respect of the same, classified for each Age, and distinguishing the Amounts under each Class.

Age.	ORDINARY MALES.				ORDINARY FEMALES.				ANNUITIES AFTER 65.			
	Number of Members.	Sickness Benefit per Week.	Funeral Benefits.	Annual Contributions.	Number of Members.	Sickness Benefit per Week.	Funeral Benefit.	Annual Contributions.	Number of Members.	Sickness Benefit per Week.	Funeral Benefit.	Annual Contributions.
		£.	£.	£.		£.	£.	£.		£.	£.	£.
18	3	·750	15·	2·438	–	–	–	–	–	–	–	–
19	10	2·875	57·5	9·046	–	–	–	–	–	–	–	–
20	13	3·875	77·5	12·188	–	–	–	–	–	–	–	–
21	29	10·375	207·5	31·308	–	–	–	–	1	·750	45·	2·004
22	42	17·875	357·5	52·921	–	–	–	–	–	–	–	–
23	72	32·250	645·	93·483	–	–	–	–	–	–	–	–
24	83	39·375	787·5	113·479	–	–	–	–	2	·875	52·5	3·710
25	137	64·375	1,310·	185·954	–	–	–	–	–	–	–	–
26	154.	78·250	1,565·	224·900	–	–	–	–	3	1·500	90·	6·229
27	185	95·875	1,917·5	276·154	–	–	–	–	1	·750	45·	2·167
28	251	130·250	2,612·5	373·975	–	–	–	–	1	·500	30·	1·679
29	236	122·750	2,465·	355·658	1	·250	5·	·813	3	2·000	120·	6·771
30	228	126·375	2,527·5	362·625	2	·425	8·5	1·517	4	2·250	135·	8·288
31	290	159·500	3,200·	458·900	2	·500	10·	1·954	2	1·	60·	3·683
32	254	143·750	2,890·	413·563	2	·500	10·	1·679	1	·750	45·	2·817
33	254	145·875	2,917·5	413·400	–	–	–	-	3	1·750	105·	4·929
34	281	167·000	3,340·	477·783	2	·425	8·5	1·733	5	2·750	165·	9·100
35	319	186·875	3,757·5	540·654	3	·750	15·	2·763	3	1·750	105·	5·146
36	289	169·500	3,403·	492·804	4	1·000	20·	4·008	6	3·250	195·	10·021
37	291	170·250	3,405·	485·442	2	·500	10·	2·058	8	5·250	315·	16·683
38	266	161·250	3,235·	461·858	5	1·175	23·5	4·496	5	2·500	150·	9·154
39	296	176·250	3,525·	518·763	2	·425	8·5	1·571	2	1·500	90·	4·333
40	275	164·750	3,295	473·296	5	1·250	25·	5·200	8	5·000	300·	15·200
41	262	151·250	3,025·	445·496	1	·125	2·5	·596	5	2·500	150·	8·125
42	278	165·875	3,317·5	478·838	–	–	–	–	8	4·500	270·	14·083
43	257	147·875	2,957·5	436·042	5	1·250	25·	5·200	5	3·250	195·	9·696
44	299	177·250	3,545·	525·392	3	·750	15·	3 467	5	3·000	180·	9·479
45	249	146·375	2,942·5	434·708	5	1·125	22·5	5·700	3	1·750	105·	5·092
46	338	194·500	3,890·	597·144	8	1·850	37·	9·708	7	4·	240·	16·765
47	291	169·125	3,382·5	519 888	4	1·000	20·	4·496	1	·500	30·	1·517
48	299	169·875	3,397·5	526·079	1	·250	5·	·650	4	2·	120·	6·067
49	281	160·250	3,220·	502·592	7	1·675	33·5	7·150	8	5·250	315·	15·871
50	270	154·375	3,097·5	484·654	3	·750	15·	2·329	6	3·750	225·	11·104
51	241	139·750	2,805·	447·969	7	1·750	35·	7·638	2	1·	60·	4·875
52	264	148·250	2,965·	467·658	5	1·375	27·5	5·092	2	1·	60·	2·763
53	273	154·500	3,105·	493·725	5	1·250	25·	5·417	5	3·500	210·	11·429
54	264	149·875	2,997·5	489·958	7	2·000	40·	8·017	3	2·	120·	6·229
55	226	129·750	2,605·	427·570	5	1·250	25·	4·821	2	1·	60·	3·196
56	245	138·250	2,765·	462·420	4	1·000	20·	4·171	4	2·500	150·	8·721
57	194	110·000	2,200·	380·467	6	1·500	30·	5·904	5	3·	180·	9·804
58	208	120·500	2,420·	412·879	7	1·875	37·5	9·479	6	3·250	195·	10·288
59	155	86·375	1,727·5	295·363	1	·250	5·	1·192	7	3·250	225·	11·619
60	173	97·500	1,950·	358·138	4	1·000	20·	3·683	2	1·250	75·	4·496
61	165	92·750	1.855·	325·953	5	1·500	30·	5·688	3	1·500	90·	4·658
62	136	75·720	1,505·	269·588	9	2·250	45·	10·563	4	2·500	150·	7·692
63	134	79·125	1,582·5	285·517	–	–	–	–	2	1·500	90·	4·875
64	92	50·500	1,020·	191·408	7	1·625	32·5	6·608	8	4·750	285·	16·846
65	90	52·500	1,050·	194·892	5	1·750	35·	6·608	4	·500	195·	2·167
66	65	34·750	695·	130 650	2	·500	10·	3·521	1	–	30·	–
67	78	42·725	812·5	178·850	3	·750	15·	4·225	3	–	120·	–
68	66	36·875	737·5	145·979	1	·250	5·	1·408	5	–	150·	–
69	56	31·125	622·5	130·208	2	·500	10·	4·171	4	–	120·	–
70	47	25·250	505·	105·108	2	·500	10·	2·113	4	–	210·	–
71	37	19·625	392·5	84·288	2	·625	12·5	2·654	–	–	–	–
72	21	10·375	207·5	41·925	1	·375	7·5	1·517	4	–	225·	–
73	18	9·500	190·	40·746	1	·375	7·5	1·463	4	–	120·	–
74	23	11·125	222·5	47·408	1	·250	5·	1·300	1	–	60·	–
75	6	2·750	55·	14·042	–	–	–	–	3	–	165·	–
76	14	7·250	145·	35·317	–	–	–	–	2	–	90·	–
77	7	3·250	65·	15·221	1	·250	5·	1·354	–	–	–	–
78	7	4·625	92·5	19·175	1	·250	5·	1·300	3	–	90·	–
79	8	1·375	27·5	7·638	1	·375	7·5	2·572	–	–	–	–
80	1	·375	7·5	2·708	–	–	–	–	–	–	–	–
81	2	1·	20·	5·308	–	–	–	–	–	–	–	–
82	6	3·125	62·5	16·142	1	·250	5·	1 300	–	–	–	–
83	1	·500	10·	2·600	–	–	–	–	–	–	–	–
84	1	·250	5·	1·570	–	–	–	–	–	–	–	–
85	–	—	—	—	–	–	–	–	–	–	–	–
86	1	7·50	15·	4·008	–	–	–	–	–	–	–	–
87	–	—	—	—	–	–	–	–	–	–	–	–
88	1	·500	10·	2·708	–	–	–	–	–	–	–	–
	10,403	5,878·975	117,740·5	18,316·529	163	41·600	832·0	180·867	203	97·125	7,402·5	319·371

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*continued.*

IV., V., and VI.

STATEMENT of the TOTAL AMOUNT Assured under Special Classes of Assurance Business; also the Amount of Premiums receivable Annually; and also the Total Amount of Premiums which has been received.

DESCRIPTION OF ASSURANCE.	WITH PROFITS. Number of Policies.	WITH PROFITS. Sums Assured.	WITH PROFITS. Reversionary Bonus.	WITH PROFITS. Premiums. Ordinary.	WITH PROFITS. Premiums. Extra.	WITH PROFITS. Total Premiums Received. Ordinary.	WITH PROFITS. Total Premiums Received. Extra.	WITHOUT PROFITS. Number of Policies.	WITHOUT PROFITS. Sums Assured.	WITHOUT PROFITS. Premiums. Ordinary.	WITHOUT PROFITS. Premiums. Extra.	WITHOUT PROFITS. Total Premiums Received. Ordinary.	WITHOUT PROFITS. Total Premiums Received. Extra.
I. ORDINARY CLASS.		£.	£.	£.	£.	£.	£.		£.	£.	£.	£.	£.
Free Policies - - -	43	2,201·045	82·420	- -	–	2,226·490	–	–	—	—	–	—	–
Premiums ceasing at Age 65	90	8,864·450	1,825·019	161·745	–	4,624·148	–	–	—	—	–	—	–
Limited Payments (non-forfeiture Policies) - -	43	4,194·450	69·000	208·022	3·150	1,192·925	5·250	–	—	—	–	—	–
Joint Lives - - - -	132	11,839·608	1,004·867	573·508	6·517	5,866·117	70·487	–	—	—	–	—	–
Endowment Assurances -	1,105	75,400·918	808·746	3,462·348	3·692	15.163·214	5·176	28	3,415·105	108·254	–	2,387·939	–
II. INDUSTRIAL CLASSES.													
Free Policies - - -	–	- -	- -	- -	–	- -	–	68	636·833	- -	–	640·290	–
Premiums ceasing at Age 65	–	- -	- -	- -	–	- -	–	43	1,441·354	15·069	–	771·545	–
Joint Lives - - - -	–	- -	- -	- -	–	- -	–	1,288	24,549·672	1,806·197	–	3,240·395	–
Endowment Assurances -	–	- -	- -	- -	–	- -	–	589	11,408·697	679·744	·325	1,257·655	4·225
Endowments - - -	–	- -	- -	- -	–	- -	–	143	4,565·350	291·074	–	995·085	–

VII.

STATEMENT of the TOTAL AMOUNT of Immediate Annuities on Single Lives.

Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.	Age last Birthday.	Amount of Annuities.
	£.		£.		£.
65 - - -	84·500	71 - - -	17·991	78 - - -	78·663
66 - - -	13·000	72 - - -	97·500		
67 - - -	65·000	73 - - -	52·000	85 - - -	8·487
68 - - -	78·000	74 - - -	26·000	90 - - -	21·967
69 - - -	133·208	75 - - -	71·500		
70 - - -	101·150	76 - - -	39·000	TOTAL - - £.	887·966

VIII.

STATEMENT of the AMOUNT of all Annuities other than those specified above.

DESCRIPTION OF ANNUITIES.	Amount of Annuities.	Annual Premiums Payable.	Consideration Money.	Total Premiums Received.
	£.	£.	£.	£.
Independent Deferred Annuity payable at 60 - -	13·000	5·742	- - -	97·614
Deferred Annuities payable at 65 - - - - -	2,489·500	158·688	- - -	3,473·662

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY—*contd.*

IX.

Average Rate of Interest on Life Assurance Funds, at 31st December.

1884.	1885.	1886.	1887.	1888.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
3 16 11	3 16 3	3 11 –	3 10 5	3 9 9

Average Rate of Interest on Sickness Assurance Fund, at 31st December.

1884.	1885.	1886.	1887.	1888.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
3 13 10	3 15 –	3 12 2	3 9 10	3 14 6

X.

The minimum surrender value allowed on whole life policies and endowment assurances of five years standing is one-third of the total premiums paid.

The minimum allowed for surrender of endowments is a return of four-fifths of the premiums paid after the first year without interest.

(*Note.*)

The Society does not transact business at any other than European rates.

The Society does not grant policies on unhealthy lives; but in cases where the family history is not considered quite satisfactory, such an addition is made to the tabular premium as is believed will compensate for the additional risk. No special allowance has been made in the valuation for the few cases that occur.

Benjamin Smith, Chairman.
John Field, Vice Chairman.
David Barr, Director.
R. Aldington Hunt, General Manager
and Actuary.

ROYAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Insurance Company, for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	3,122,012	5	11	Claims under Life Policies, including Reversionary Bonuses, after deduction of Sums Re-assured	208,034	15	6
Premiums, after deduction of Re-assurance Premiums	255,659	14	5	Surrenders	18,495	3	11
Interest	126,254	2	11	Bonuses in Cash	206	16	2
				Commission	11,926	2	4
				Expenses of Management	17,059	19	1
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	3,248,203	6	3
£.	3,503,926	3	3	£.	3,503,926	3	3

II.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	200,140	16	7	Annuities	22,705	1	9
Consideration for Annuities granted	9,920	15	10	Commission	257	1	10
Interest	8,095	14	5	Expenses of Management	325	5	6
				Amount of Annuity Fund at the end of the Year, as per Fourth Schedule	194,869	17	9
£.	218,157	6	10	£.	218,157	6	10

III.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	550,000	–	–				Losses by Fire after deduction of Re-assurances				549,832	19	11
Amount of Conflagration Fund	200,000	–	–	750,000	–	–	Commission				155,392	19	4
Premiums after deduction of Re-assurances				1,037,808	17	7	Expenses of Management				175,476	9	1
Interest				26,979	1	–	Profit realised, transferred to Profit and Loss Account				184,085	10	3
							Amount of Fire Insurance Fund	550 000	–	–			
							Amount of Conflagration Fund	200,000	–	–			
							At the end of the Year, as per Fourth Schedule				750,000	–	–
£.				1,814,787	18	7	£.				1,814,787	18	7

ROYAL INSURANCE COMPANY—*continued.*

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Balance of last Year's Account				320,166	2	–	Dividends and Bonuses to Shareholders	144,772	10	–
Interest	69,313	17	5				Income Tax	2,437	10	11
Less Interest to Superannuation Fund	1,040	–	–				Amount transferred to Reserve Fund	100,000	–	–
Interest not carried to other Accounts				68,273	17	5	Balance as per Fourth Schedule	325,315	8	9
Profit realised on the Fire Account				184,085	10	3				
£.				572,525	9	8	£.	572,525	9	8

BALANCE SHEET

Of the Royal Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital				289,545	–	–
Reserve Fund				1,300,000	–	–
Life Assurance Fund				3,248,203	6	3
Annuity Fund				194,869	17	9
Fire Fund	550,000	–	–			
Conflagration Fund	200,000	–	–	750,000	–	–
Superannuation Fund				27,040	–	–
Profit and Loss (subject to Shareholders' Dividend)				325,315	8	9
Perpetual Insurance Account				20,209	14	2
				6,155,183	6	11
Claims under Life Policies, admitted but not paid	47.541	12	9			
Annuities not claimed	238	10	5			
Outstanding Fire Losses	78,877	18	10			
Unclaimed Dividends	3,316	2	6			
Outstanding Accounts } since	6,291	13	9			
Bills Payable } paid	15,305	5	5	151,571	3	8
£.				6,306,754	10	7

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Freehold and Leasehold Property, viz. :						
City Property, England	839,781	17	11			
Ditto – Scotland	223,366	15	–			
Landed Property, England	468,500	–	–			
Ditto – Scotland	20,000	–	–	1,551,648	12	11
Loans on Reversions				6,000	–	–
Loans on the Company's Life Policies, within their Surrender Value				198,856	11	–
Investments :						
British Government Securities				360,847	13	6
Colonial – ditto				55,927	1	2
Foreign – ditto				11,536	4	5
United States ditto				145,383	5	10
Railway Debenture Stocks, viz. :						
England	196,917	4	11			
Scotland	3,194	3	8			
Wales	1,872	12	–	201,984	–	7
Freehold Ground Rents				24,500	–	–
Railway Guaranteed and Preference Stocks, viz. :						
England	1,543,368	14	3			
Scotland	86,606	–	9	1,629,974	15	–
Railway Ordinary Stocks, England				61,203	13	4
Gas and Dock Companies' Bonds, England				356,690	9	6
Freehold Buildings, viz. :						
England	167,264	11	3			
Scotland	29,756	3	6			
Ireland	7,000	–	–			
United States	333,556	2	8			
Canada	16,390	7	7	553,967	5	–
Leasehold Buildings, England				16,046	5	–
United States Railways, 1st Mortgage Bonds				332,715	8	4
Loans on the Company's Life Policies, combined with Personal Security				1,321	8	6
Loans to various Towns and Townships on Security of the Rates, viz. :						
England	370,334	16	4			
Wales	1,283	3	4	371,617	19	8
Loans on English and Scottish Railway Securities, with Margins				98,862	16	8
Agents' Balances				76,420	3	1
Outstanding Premiums } since received				12,142	13	6
Outstanding Interest				70,529	13	7
Cash in hand and on Current Account with Bankers				168,578	10	–
£.				6,306,754	10	7

R. Brocklebank, Chairman.
George H. Horsfall, } Directors.
M. H. Maxwell, }
Jno. H. McLaren, Manager.

SCEPTRE LIFE ASSOCIATION (LIMITED).

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Sceptre Life Association (Limited), for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				320,719	13	7
Premiums - - - - -	54,016	11	11			
Less Amount paid for Re-assurance - - -	95	18	2			
				53,920	13	9
Interest and Dividends - -	12,937	18	6			
Ground Rents - - -	2,406	2	6			
				15,344	1	–
Registration Fees - - - - - -				33	8	–
£.				390,017	16	4

	£.	s.	d.
Claims under Policies (no Re-assurance) -	20,595	12	8
Surrenders - - - - - - -	2,360	16	8
Commission - - - - - - - -	4,348	2	3
Expenses of Management - - - -	5,366	3	7
Dividends to Shareholders - - - -	629	2	–
Income Tax - - - - - - - -	366	16	11
Amount of Funds at the end of the Year, as per Balance Sheet - - - - -	356,351	2	3
£.	390,017	16	4

BALANCE SHEET

Of the Sceptre Life Association (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Capital - - - - - - - -	10,485	–	–
Assurance Fund - - - - - - -	345,866	2	3
Total Funds, as per Revenue Account -	356,351	2	3
Unclaimed Dividends and Bonuses to Shareholders - - - - - - - -	65	6	–
Claims admitted but not paid - - - (Owing to delay in furnishing title.)	2,264	18	–
£.	358,681	6	3

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -				81,361	17	4
Loans on the Company's Policies - - -				21,684	16	8
Investments:						
Colonial Government Securities - -				59,895	5	4
Massachusetts State Bonds - - -				2,045	–	–
Foreign Government Securities - -				5,998	15	6
Railway and other Debentures - - -				38,889	17	–
Guaranteed Railway Stock - - -				2,238	18	–
Lease of 40, Finsbury Pavement - -				1,607	7	10
Colonial Municipal Bonds - - -				61,921	2	2
Ground Rents:						
Freehold - - -	41,479	19	6			
Leasehold - - -	12,615	–	–			
				54,094	19	6
Loans upon Personal Security - - -				5.035	9	–
Agents' Balances (in course of Payment) -				4,381	7	2
Outstanding Interest - - -	386	6	10			
Accrued - ditto - - -	972	9	8			
				1,358	16	6
Outstanding Ground Rents -	52	2	6			
Accrued - ditto - -	551	8	9			
				603	11	3
Premiums left as Debts on Policies - -				1.171	7	–
Cash:						
On Current Account - - - - -				10,829	18	11
On Deposit - - - - - -				5,000	–	–
In hand - - - - - - -				2	15	7
Fixtures and Furniture - - - - -				560	1	6
£.				358,681	6	3

Daniel King, Chairman by rotation.
John Carter, Director.
Samuel Wright, Director.
John G. Phillips, Secretary.

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies (no Annuities) of the Sceptre Life Association (Limited), made by the Consulting Actuary, *H. W. Manly*, Esq.

I.

The date up to which the valuation is made is the 31st December 1888.

II.

The principles upon which the valuation and distribution of profits among the policyholders are made are determined by the Board of Directors, in accordance with the Articles of Association, clause No. 76, which directs that "the Directors shall, at such times as they may determine, employ an actuary to make a valuation of the total assets and liabilities of the association, and after making due allowance for future expenses and liabilities, the net profits so ascertained shall be appropriated in the following manner:—

"Four-fifths to holders of policies effected under the participating tables in such proportions as the actuary may determine, and the remaining one-fifth to the shareholders in proportion to the shares held by them."

The directors decided by a resolution on 10th April 1888, that the present valuation should be on the basis of the Institute of Actuaries' H^M Table, instead of the Carlisle Table, as used at former valuations.

The liability of the association has been ascertained by deducting from the present value of the sums assured and bonuses, the present value of the pure or mathematical premiums payable. At the present distribution the bonus has been allotted as a uniform percentage on the sum assured for each year the policy has been in force since the last valuation.

III.

The table of mortality used has been the Institute of Actuaries' H^M Table.

IV.

The rate of interest assumed has been 3½ per cent.

V.

The whole of the loading in excess of the pure premiums has been reserved for future profit and expenses.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Sceptre Life Association (Limited), for Five Years, commencing 1st January 1884 and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1884	217,831	12	3	Claims under Policies, after deduction of Sums re-assured - - -	94,673	12	10
Premiums, less Re-assurance Premiums - - - - - -	242,078	8	3	Surrenders - - - - -	8,926	4	2
				Commission - - - - -	21,428	8	7
Interest, Dividends, and Ground Rents	64.006	11	5	Expenses of Management - - -	28.305	11	2
Registration Fees - - - -	117	2	–	Dividends and Bonus to Shareholders	12,230	10	–
				Income Tax - - - - -	2,118	4	11
				Amount of Funds at 31st December 1888, as per First Schedule - -	356,351	2	3
£.	524,033	13	11	£.	524,033	13	11

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Sceptre Life Association (Limited), as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.						VALUATION HM MORTALITY INTEREST 3½ PER CENT.					
	Number of Policies.	Sums Assured.	Bonuses.	Yearly Reductions of Premiums.	Office Yearly Premiums.	HM 3½ per Cent. Pure Premiums.	Sums Assured.	Bonuses.	Reductions of Premiums.	Office Yearly Premiums.	Pure Premiums.	Net Liability.
ASSURANCES.												
I. WITH PARTICIPATION IN PROFITS.		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£.	£.	£.	£.	£.	£.
Whole Life:												
Ordinary - - -	5,463	966,405 – –	32,735 10 –	275 18 4	27,097 – 10	20,238·96	421,797	17,665	3,378	418,485	309,920	132,920
Accelerated by Bonus	3,291	506,500 – –	- -	– 6 2	12,936 18 2	9,516·06	246,329	–	–	183,261	133,922	112,407
Limited Payments -	29	9,550 – –	84 6 –	- -	387 10 8	291·00	3,588	32	–	3,833	2,891	729
Ditto, accelerated by Bonus - - -	1	250 – –	- -	- -	10 3 6	6·97	104	–	–	29	20	84
Half Premiums first Five Years - -	17	4,450 – –	- -	- -	64 15 8	- -	32	–	–	–	–	32
Endowment Assurances	1,460	221,075 – –	4,162 10 –	- -	8,906 7 4	6,829·18	119,285	2,763	–	111,364	84,806	37,242
Joint Lives - - -	113	16,050 – –	1,226 6 –	14 9 3	700 14 9	518·06	9,256	798	129	8,145	5,982	4,221
Last Survivor - -	1	600 – –	- -	- -	8 13 –	6·77	158	–	–	184	144	14
Extra Premiums Payable	–	- - -	- -	- -	295 7 9	- -	148	–	–	–	–	148
TOTAL Assurances With Profits - -	10,375	1,724,880 – –	38,208 12 –	290 13 9	50,407 11 8	37,407·00	800,697	21,258	3,507	725,301	537,665	287,797
II. WITHOUT PARTICIPATION IN PROFITS.												
Whole Life:												
Ordinary - - -	367	54,363 19 –	- -	- -	1,661 18 11	1,412·56	27,709	–	–	21,835	18,507	9,202
Free of Premiums -	223	8,797 – –	- -	- -	- -	- -	5,103	–	–	–	–	5,103
Limited Payments -	1	250 – –	- -	- -	23 7 3	18·66	88	–	–	66	53	35
Endowment Assurances:												
Ordinary - - -	147	20,221 11 –	- -	- -	759 10 1	666·33	12,443	–	–	7,909	6,779	5,664
Limited Payments -	2	400 – –	- -	- -	29 8 6	25·68	242	–	–	121	105	137
Joint Lives - - -	28	2,508 8 –	- -	- -	98 7 –	79·39	1,598	–	–	964	777	816
Last Survivor - -	1	200 – –	- -	- -	1 17 3	1·40	63	–	–	37	28	35
Contingent - - -	2	650 – –	- -	- -	9 18 –	9·26	68	–	–	51	47	21
Temporary - - -	5	1,750 – –	- -	- -	16 19 6	- -	8	–	–	–	–	8
Endowments:												
Premiums returnable -	66	6,725 – –	- -	- -	272 – –	- -	2,302	–	–	–	–	2,302
Ditto, not returnable -	10	1,950 – –	- -	- -	43 6 10	34·41	693	–	–	533	426	267
Extra Premiums Payable	–	- - -	- -	- -	15 – –	- -	7	–	–	–	–	7
TOTAL Assurances Without Profits -	852	97,815 18 –	- -	- -	2,931 13 4	2,247·69	50,319	–	–	31,516	26,722	23,597
TOTAL Assurances -	11,227	1,822,695 18 –	38,208 12 –	290 13 9	53,339 5 –	39,654·69	851,016	21.258	3,507	756,817	564,387	311,394
Deduct Re-assurance	–	2,000 – –	- -	- -	112 16 8	89·04	1,137	–	–	1,328	1,048	89
Net Amount of Assurances - -	11,227	1,820,695 18 –	38,208 12 –	290 13 9	53,226 8 4	39,565·65	849,879	21,258	3,507	755,489	563,339	311.305

VALUATION BALANCE SHEET of the Sceptre Life Association (Limited), as at 31st December 1888.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary) - - - - - - - - - -	311,305 – –	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - - - - - - - -	345,866 2 3
Surplus - - - - - - - - - - - -	34,561 2 3		
£.	345,866 2 3	£.	345,866 2 3

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

VIII.

The time during which a Policy must be in force in order to entitle it to share in the Profits is decided by the Directors before each Valuation. The Directors decided that only Profit Policies upon which more than one Annual Premium had been paid should participate in the result of this Valuation.

IX.

The results of the Valuation are as follows:

(1.) The total amount of Profit made by the Association in the five years (including 4,480 *l.* 11 *s.* 9 *d.* brought forward from the previous valuation) was 34,561 *l.* 2 *s.* 3 *d.*

(2.) The amount of Profit allotted to the Policy-holders was 26,360 *l.* The number of Policies which participated was 9,769, for 1,609,205 *l.*

(3.) The following Table exhibits specimens of Bonuses allotted to Policies for 100 *l.*, effected at different ages, and having been respectively in force for the periods stated, with the amounts apportioned by way of Reversion, or permanent Reduction of Premium, or in making the Policy payable during the lifetime of the Assured.

Age at Entry.	NUMBER OF YEARS IN FORCE,											
	FIVE YEARS.			TEN YEARS.			FIFTEEN YEARS.			TWENTY YEARS.		
	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*	Reversionary Addition to Sum Assured.	Permanent Reduction of Premium.	Payable at Age.*
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	3 15 –	– 1 2	76	3 15 –	– 1 4	71	3 15 –	– 1 7	69	3 15 –	– 1 10	68
30	3 15 –	– 1 7	78	3 15 –	– 1 10	73	3 15 –	– 2 3	72	3 15 –	– 2 9	71
40	3 15 –	– 2 3	80	3 15 –	– 2 9	75	3 15 –	– 3 5	74	3 15 –	– 4 5	73
50	3 15 –	– 3 5	82	3 15 –	– 4 5	77	3 15 –	– 5 8	76	3 15 –	– 7 6	75

In the Temperance Section the Bonuses are 20 per cent. more than those quoted above.

* Including the application of Former Bonuses.

Daniel King, Chairman by rotation.
Samuel Wright, Director.
James R. Cuthbertson, Director.
John G. Phillips, Secretary.

(*Sixth Schedule.*)

I.

ANNUAL PREMIUMS for the Assurance of 100 *l.* for the Whole Term of Life.

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 13 1	1 12 10	32	2 11 –	2 3 10	49	4 6 10	3 19 –
16	1 13 11	1 13 8	33	2 12 6	2 4 9	50	4 10 6	4 2 9
17	1 14 10	1 14 6	34	2 14 1	2 6 –	51	4 14 5	4 5 9
18	1 15 9	1 15 4	35	2 15 8	2 7 2	52	4 18 10	4 9 6
19	1 16 8	1 15 9	36	2 17 4	2 8 6	53	5 3 6	4 13 9
20	1 17 6	1 16 4	37	2 19 –	2 10 –	54	5 8 2	4 17 10
21	1 18 2	1 16 10	38	3 – 10	2 11 –	55	5 13 4	5 2 3
22	1 19 1	1 17 4	39	3 2 9	2 13 9	56	5 19 2	5 7 8
23	2 – –	1 17 10	40	3 4 8	2 15 8	57	6 5 4	5 13 2
24	2 1 2	1 18 4	41	3 6 8	2 17 9	58	6 11 8	5 19 –
25	2 2 4	1 18 9	42	3 8 8	2 19 9	59	6 18 –	6 4 9
26	2 3 6	1 19 3	43	3 10 10	3 2 –	60	7 4 6	6 10 10
27	2 4 10	1 19 8	44	3 13 –	3 4 4	61	7 10 10	6 17 2
28	2 6 2	2 – –	45	3 15 4	3 6 9	62	7 18 8	7 4 9
29	2 7 5	2 1 –	46	3 17 10	3 9 4	63	8 5 –	7 12 4
30	2 8 8	2 1 9	47	4 – 6	3 12 3	64	8 12 2	8 – 8
31	2 9 10	2 2 9	48	4 5 7	3 15 6			

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

II. and III.

Present Age.	WITH PROFITS.					WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Original Ordinary Premiums.	Reduction by Bonus.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
13	100 – –	- -	1 13 6	—	—	—	—	—
15	600 – –	- -	9 14 2	—	—	—	—	—
16	1,150 – –	- -	19 5 8	—	—	—	—	—
17	950 – –	- -	16 4 8	—	—	—	—	—
18	2,400 – –	- -	42 18 11	—	—	—	—	—
19	4,200 – –	- -	75 16 9	- -	1 – –	—	—	—
20	5,500 – –	- -	100 13 4	—	—	—	—	—
21	5,750 – –	- -	110 8 10	—	—	—	—	—
22	9,700 – –	14 15 –	185 2 8	- -	4 10 –	—	—	—
23	10,800 – –	14 11 –	214 5 1	- -	1 – –	100 – –	1 16 4	—
24	14,900 – –	31 10 –	294 10 11	- -	1 – –	—	—	—
25	23,700 – –	55 6 –	478 4 6	– 3 11	5 10 –	100 – –	1 17 10	—
26	20,100 – –	25 9 –	419 13 5	– 1 10	—	—	—	—
27	28,000 – –	108 2 –	586 10 1	—	—	—	—	—
28	27,150 – –	55 19 –	593 9 2	– 5 9	25 10 –	—	—	—
29	29,700 – –	66 8 –	666 4 11	– 19 9	- -	650 – –	12 12 –	—
30	28,450 – –	162 16 –	637 19 4	– 6 5	1 – –	350 – –	7 2 4	—
31	32,875 – –	234 10 –	757 14 3	– 16 6	8 – –	800 – –	16 12 8	—
32	34,050 – –	171 4 –	813 12 3	2 6 –	16 – –	100 – –	2 – –	—
33	36,050 – –	323 – –	872 5 8	1 – 4	4 5 –	700 – –	18 2 –	—
34	35,250 – –	467 19 –	858 18 9	3 4 7	1 10 –	2,401 10 –	49 19 8	—
35	27,900 – –	335 1 –	733 15 10	1 14 1	– 15 –	1,300 – –	27 9 8	– 15
36	35,850 – –	578 19 –	909 12 1	4 4 10	14 – –	1,125 – –	25 9 3	—
37	29,925 – –	486 5 –	780 12 3	3 10 1	9 10 –	490 – –	10 7 11	2 10 –
38	29,450 – –	701 11 –	772 5 7	3 8 2	3 15 –	575 – –	12 – 11	—
39	35,200 – –	899 19 –	956 17 8	3 16 –	4 15 –	1,465 – –	32 18 8	—
40	30,750 – –	920 8 –	840 16 6	4 18 11	5 – –	1,200 – –	30 18 11	1 –
41	28,500 – –	731 15 –	806 14 7	5 7 3	- -	2,920 – –	74 11 5	—
42	28,550 – –	846 12 –	814 15 4	7 10 2	11 – –	2,310 – –	61 5 6	—
43	29,100 – –	972 18 –	854 – 6	5 15 4	30 10 –	1,650 – –	42 3 11	—
44	23,750 – –	821 14 –	705 17 –	4 17 10	5 15 –	3,230 – –	75 6 –	—
45	24,100 – –	1,079 9 –	720 18 10	6 13 7	5 – –	2,700 – –	70 7 10	2 5 –
46	25,700 – –	1,248 1 –	777 3 11	8 2 5	14 10 –	1,175 – –	33 15 7	—
47	28,800 – –	1,657 – –	873 1 6	8 7 4	13 5 –	1,600 – –	44 16 –	—
48	23,500 – –	1,434 12 –	724 18 4	13 13 4	6 5 –	3,146 17 –	85 8 6	– 10 –
49	24,800 – –	1,388 – –	796 17 8	12 2 5	- -	3,995 – –	118 9 6	—
50	23,400 – –	1,460 13 –	786 2 10	8 16 7	11 5 –	2,035 – –	56 13 10	1 10 –
51	16,550 – –	1,049 13 –	551 6 1	10 11 5	2 1 –	1,500 – –	47 19 9	—
52	19,250 – –	1,430 8 –	628 3 11	13 16 4	- -	1,800 – –	56 1 4	—
53	15,800 – –	1,173 15 –	559 6 5	4 14 9	4 – –	1,165 12 –	39 11 8	—
54	14,000 – –	902 15 –	521 11 6	9 10 1	7 5 –	250 – –	7 2 10	—
55	7,700 – –	608 7 –	282 – 10	5 14 4	– 12 8	1,510 – –	55 13 5	—
56	8,950 – –	988 12 –	313 5 1	3 6 11	- -	1,650 – –	66 2 3	1 5 –
57	10,700 – –	1,137 1 –	384 4 10	6 16 5	2 5 –	1,305 – –	48 19 6	—
58	8,600 – –	562 1 –	336 9 2	16 4 3	– 8 –	550 – –	22 13 4	—
59	7,180 – –	674 19 –	288 6 1	7 1 5	- -	800 – –	30 18 5	—
60	10,450 – –	1,016 19 –	436 5 11	10 – 2	1 10 –	1,060 – –	45 9 4	– 5 –
61	5,300 – –	369 5 –	229 16 3	10 15 –	– 10 –	505 – –	20 4 8	—
62	3,800 – –	427 11 –	152 2 8	5 6 8	– 15 –	1,025 – –	40 3 5	—
63	5,825 – –	629 6 –	262 10 7	6 2 6	– 7 6	640 – –	29 6 5	—
64	7,150 – –	1,069 3 –	277 16 7	7 – 11	- -	650 – –	38 3 5	—
65	5,050 – –	478 19 –	280 7 5	5 2 10	- -	820 – –	49 8 8	—
66	3,100 – –	407 14 –	148 6 –	3 12 11	- -	650 – –	27 19 11	—
67	1,050 – –	127 8 –	43 2 11	3 7 1	- -	100 – –	5 4 6	—
68	3,700 – –	403 9 –	180 18 2	11 13 –	1 10 –	820 – –	33 5 11	—
69	3,050 – –	478 18 –	141 8 2	5 6 9	- -	720 – –	35 7 8	—
70	2,400 – –	363 2 –	123 15 8	5 7 7	- -	5 – –	– 6 8	—
71	1,900 – –	363 8 –	88 4 1	1 18 9	- -	410 – –	28 10 11	—
72	900 – –	95 18 –	42 18 3	5 19 –	- -	60 – –	3 2 8	—
73	1,100 – –	155 1 –	81 10 8	2 4 –	—	—	—	—
74	650 – –	121 16 –	32 14 6	1 11 10	- -	100 – –	4 19 –	—
75	100 – –	24 6 –	5 12 –	—	—	—	—	—
76	100 – –	22 13 –	6 18 –	- -	- -	130 – –	11 2 –	—
77	800 – –	194 9 –	49 13 10	—	—	—	—	—
78	300 – –	79 19 –	18 – –	- -	- -	20 – –	1 15 –	—
80	100 – –	27 13 –	6 11 8	—	—	—	—	—
81	200 – –	56 16 –	13 14 4	—	—	—	—	—
£.	966,405 – –	32,735 10 –	27,097 – 10	275 18 4	225 14 2	54,363 19 –	1,661 18 11	10 – –

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

WHOLE LIFE POLICIES accelerated by Bonus.

Present Age.	Payable at 68.		Payable at 69.		Payable at 70.		Payable at 71.		Payable at 72.		Payable at 73.		Payable at 74.		Payable at 75.		Payable at 76.	
	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.
	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.
19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	50	– 16 7	–	–
23	–	–	–	–	–	–	–	–	–	–	100	1 13 1	–	–	–	–	–	–
24	–	–	–	–	–	–	–	–	200	3 6 7	500	8 5 5	100	1 13 11	–	–	–	–
25	–	–	100	1 16 8	100	1 13 1	100	1 13 1	450	7 9 9	100	1 13 11	–	–	200	3 10 7	–	–
26	–	–	–	–	100	1 13 1	300	5 – 1	100	1 13 11	750	13 1 9	–	–	200	3 12 5	150	2 15 –
27	–	–	–	–	100	1 13 11	200	3 8 9	–	–	300	5 10 –	–	–	–	–	–	–
28	–	–	–	–	100	1 13 1	200	3 11 6	100	1 14 10	350	6 8 4	–	–	550	10 11 1	350	6 11 11
29	–	–	–	–	–	–	550	9 14 6	200	3 10 7	250	4 15 6	550	10 10 1	675	13 3 –	350	6 16 10
30	–	–	400	6 12 9	250	4 6 2	–	–	150	2 15 –	350	6 19 4	750	14 15 9	1,950	38 14 3	–	–
31	–	–	100	1 13 11	500	8 17 4	300	5 4 6	200	3 14 10	650	12 17 3	1,400	28 1 3	1,650	32 12 10	1,025	21 2 1
32	–	–	200	3 13 4	250	4 11 11	500	9 12 10	900	17 8 –	1,050	20 17 4	1,550	31 7 3	600	12 5 10	850	17 17 9
33	100	1 13 1	100	1 13 1	200	3 8 10	1,200	22 19 4	1,700	33 11 1	1,300	25 9 –	1,550	32 – 5	200	4 6 –	1,700	36 1 6
34	–	–	200	3 11 6	300	5 16 6	200	3 17 3	1,700	34 1 9	1,250	25 14 10	1,250	26 8 3	2,450	50 14 11	1,150	26 19 –
35	–	–	750	13 7 8	750	14 4 10	1,400	27 4 1	2,450	49 16 10	2,700	57 6 8	400	8 17 2	2,300	49 17 10	1,850	41 10 1
36	200	3 8 10	1,000	18 9 7	750	14 4 7	1,600	31 13 6	1,350	27 17 5	1,950	42 2 4	2,575	56 12 6	2,050	47 5 3	1,000	24 3 9
37	400	7 – 2	450	8 6 3	750	13 19 9	1,000	19 16 3	1,600	33 13 10	1,950	43 2 8	1,700	37 19 6	1,050	25 5 8	2,050	48 6 8
38	150	2 14 6	1,900	35 – 5	1,000	19 6 8	1,400	28 8 1	2,100	45 5 10	1,950	43 10 5	1,950	45 6 9	1,450	34 6 9	1,250	30 3 3
39	500	8 17 –	500	9 6 6	1,800	36 5 1	1,350	28 4 10	1,000	22 9 8	1,600	36 12 4	1,600	37 18 2	1,600	38 14 4	1,400	34 4 3
40	300	5 9 4	1,100	21 4 4	2,600	50 18 7	2,200	47 9 –	1,300	28 13 6	3,150	73 17 1	1,900	46 10 7	2,100	53 – 8	800	19 18 8
41	200	3 15 –	2,300	44 10 10	1,750	34 18 1	2,150	46 3 –	1,350	30 12 8	2,350	54 17 7	2,350	58 4 5	1,350	33 18 11	1,550	40 1 7
42	300	5 13 8	2,500	49 2 2	2,150	44 7 8	1,750	38 3 8	1,600	37 13 5	2,100	50 17 7	3,500	87 18 8	2,050	52 8 –	900	23 9 9
43	600	11 17 3	1,100	22 1 –	2,400	49 12 11	1,850	41 1 7	2,100	50 1 3	2,850	68 7 8	1,900	47 17 11	2,000	52 4 4	1,700	46 19 3
44	350	7 – –	1,450	29 6 2	2,300	48 11 –	2,150	46 18 9	3,350	80 17 9	1,900	49 1 10	2,800	73 10 11	1,900	51 8 1	950	26 6 2
45	–	–	1,550	31 1 1	2.450	52 4 9	4,000	85 12 6	3,750	90 15 9	750	19 5 8	3,500	94 4 7	3,700	101 1 4	1,500	43 13 4
46	–	–	1,000	20 18 7	2,750	57 16 6	2,850	64 9 1	1,750	43 17 5	1,600	41 12 9	800	21 16 3	1,600	45 12 8	200	5 18 –
47	–	–	600	13 10 –	3,650	80 8 2	3,000	70 11 4	1,250	31 – 6	3,800	98 1 4	1,450	39 7 11	2,600	74 8 8	200	6 – 4
48	–	–	1,200	26 5 7	3,100	69 9 10	2,650	64 11 11	1,600	40 3 9	1,500	40 10 7	2,650	73 5 9	1,650	48 10 5	1,250	37 5 10
49	–	–	800	17 10 7	1,550	35 17 9	1,250	30 14 –	2,700	68 16 6	3,150	83 16 5	950	27 10 11	1,550	46 17 9	1,200	37 15 1
50	–	–	350	7 16 10	1,900	44 17 8	2,850	69 7 9	3,300	84 13 –	1,950	53 6 4	900	26 3 –	1,550	46 17 –	700	22 5 8
51	–	–	200	4 16 –	1,250	29 10 6	4,050	100 16 3	950	24 10 6	1,950	56 5 1	1,700	51 12 2	700	21 19 11	1,150	39 1 –
52	–	–	–	–	100	2 10 6	1,600	39 12 7	2,800	75 8 4	1,800	51 7 4	700	21 7 7	450	14 12 1	300	10 6 6
53	–	–	–	–	400	3 19 6	3,450	87 1 6	2,500	66 – 8	1,300	37 11 –	800	25 3 6	400	12 8 2	150	5 5 6
54	–	–	–	–	500	12 10 –	1,950	50 2 7	750	20 4 11	1,300	36 13 –	900	29 2 5	600	19 7 2	300	10 11 8
55	–	–	–	–	–	–	1.050	28 9 1	1,250	34 – 4	2,050	58 17 1	1,950	63 2 6	550	19 2 –	250	9 1 2
56	–	–	–	–	–	–	300	7 14 6	1,900	52 9 9	1,050	30 19 –	1,450	47 17 5	700	24 15 2	550	20 6 10
57	–	–	–	–	–	–	300	8 5 5	1,050	30 13 6	800	24 3 –	800	26 3 7	800	28 4 6	100	3 15 4
58	–	–	–	–	–	–	100	2 17 4	650	19 1 4	550	17 19 1	750	23 16 5	750	26 15 4	100	3 15 4
59	–	–	–	–	–	–	–	–	550	15 18 7	650	20 17 8	2,000	65 15 3	900	32 2 10	–	–
60	–	–	–	–	–	–	–	–	400	12 4 10	650	20 12 3	550	18 14 1	550	21 – 10	600	23 15 –
61	–	–	–	–	–	–	–	–	–	–	1,100	36 7 8	100	3 16 8	200	7 10 10	100	3 15 4
62	–	–	–	–	–	–	–	–	100	3 4 8	2,050	66 3 3	400	14 1 2	550	20 15 10	100	3 16 6
63	–	–	–	–	–	–	–	–	100	3 6 8	500	16 16 2	100	3 10 10	1,200	45 18 6	500	21 – –
64	–	–	–	–	–	–	–	–	100	3 9 6	550	19 5 4	250	9 4 10	1,700	63 4 5	100	4 6 10
65	–	–	–	–	–	–	–	–	–	–	600	20 4 6	700	25 2 6	500	10 13 10	750	32 1 3
66	–	–	–	–	–	–	–	–	–	–	200	7 13 –	100	3 10 10	550	21 18 2	100	4 10 6
67	–	–	–	–	–	–	–	–	–	–	–	–	1,300	49 19 4	300	12 13 5	500	20 15 5
68	–	–	–	–	–	–	–	–	–	–	100	3 – 10	500	19 10 2	–	–	50	2 5 8
69	–	–	–	–	–	–	–	–	–	–	–	–	100	3 17 10	–	–	–	–
70	–	–	–	–	–	–	–	–	–	–	–	–	–	–	250	10 15 9	200	9 13 3
71	–	–	–	–	–	–	–	–	–	–	–	–	–	–	450	21 6 5	–	–
72	–	–	–	–	–	–	–	–	–	–	–	–	100	4 6 10	200	9 12 9	300	14 7 8
73	–	–	–	–	–	–	–	–	–	–	–	–	–	–	50	2 8 8	100	5 2 –
74	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	150	8 2 3
75	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
76	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
£.	3,100	57 8 10	19,850	391 14 10	35,800	755 8 3	49,800	1,130 10 5	51,350	1,236 9 –	59,100	1,514 – 3	53,325	1,437 17 10	51,375	1,428 11 9	30,525	862 – 9
	No extra Premium.		No extra Premium.		Extra at 34	£. s. d. – 10 –	Extra at 39 „ 43 „ 45 „ 55	£. s. d. – 10 – – 15 – – 10 – – 10 – 2 5 –	Extra at 36 „ 41 „ 46 „ 52 „ 57	£. s. d. 2 10 – – 10 – 1 10 – – 15 – 1 10 – 6 15 –	Extra at 43 „ 44 „ 48 „ 55 „ 56 „ 60	£. s. d. – 10 – – 10 – 2 10 – – 10 – – 15 – – 10 – 5 5 –	Extra at 38 „ 42 „ 45 „ 50 „ 51 „ 52 „ 53 „ 56 „ 59	£. s. d. – 10 – 1 – – – 10 – – 10 – 2 – – – 15 – 3 10 – – 5 – – 10 – 9 10 –	Extra at 22 „ 30 „ 31 „ 40 „ 47 „ 48 „ 55 „ 59 „ 65 „ 67	£. s. d. – 15 – 5 – – 1 10 – 1 – – 3 – – – 10 – 1 10 – 3 – – – 10 – – 15 – 17 10 –	Extra at 35	£. s. d. 2 – –
													Reduction by Bonus, 6 s. 2 d.					

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

WHOLE LIFE POLICIES accelerated by Bonus.

Present Age.	Payable at 77.		Payable at 78.		Payable at 79.		Payable at 80.		Payable at 81.		Payable at 82.		Payable at 83.		Payable at 84.		Payable at 85.	
	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums.	Amount Assured.	Ordinary Premiums
	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.
19	–	–	–	–	–	–	500	7 17 6	–	–	–	–	–	–	–	–	–	–
20	–	–	–	–	–	–	350	5 16 8	100	1 13 1	–	–	–	–	–	–	–	–
21	200	3 6 7	–	–	–	–	100	1 13 1	–	–	–	–	–	–	–	–	–	–
22	100	1 13 1	–	–	–	–	500	8 14 2	–	–	–	–	–	–	–	–	–	–
23	300	5 3 7	–	–	–	–	500	8 16 –	100	1 15 9	–	–	–	–	–	–	–	–
24	300	5 9 2	–	–	–	–	900	16 3 3	200	3 16 4	–	–	–	–	–	–	–	–
25	725	13 5 –	550	9 18 6	–	–	100	1 16 8	700	12 18 4	–	–	–	–	–	–	–	–
26	200	3 15 8	350	6 1 11	–	–	–	–	1,300	24 19 3	–	–	–	–	–	–	–	–
27	1,150	21 16 7	550	10 11 9	–	–	–	–	1,950	37 12 9	–	–	–	–	–	–	–	–
28	1,500	29 1 5	450	8 16 8	–	–	100	1 19 1	3,200	63 11 6	–	–	–	–	–	–	–	–
29	550	10 18 1	650	13 – 9	–	–	–	–	2,050	41 16 10	2,000	45 2 2	–	–	–	–	–	–
30	–	–	3,050	61 14 2	–	–	–	–	1,400	29 7 11	550	11 8 9	–	–	–	–	–	–
31	–	–	2,175	45 6 6	100	2 2 4	–	–	4,350	93 19 7	900	19 9 9	–	–	–	–	–	–
32	–	–	1,150	24 12 10	350	7 15 9	–	–	2,050	44 19 8	3,000	66 17 3	–	–	–	–	–	–
33	300	6 10 6	900	19 6 10	1,200	26 4 8	–	–	1,500	33 13 2	400	9 – 8	–	–	–	–	–	–
34	1,250	27 16 1	1,950	43 18 –	1,800	40 19 6	–	–	550	12 19 3	2,350	55 1 6	–	–	–	–	–	–
35	1,700	39 18 2	850	18 17 7	225	5 7 3	–	–	100	2 8 –	3,450	81 17 10	–	–	–	–	–	–
36	600	14 – 9	1,200	28 12 7	1,400	34 1 11	–	–	–	–	3,000	74 10 6	–	–	–	–	–	–
37	950	23 6 5	100	2 8 8	9 0	22 9 6	–	–	–	–	2,000	50 17 8	–	–	–	–	–	
38	1,850	46 2 4	–	–	3,200	82 4 2	–	–	–	–	2,350	60 14 9	950	25 17 11	–	–	–	
39	3,000	76 11 9	–	–	1,700	43 19 9	–	–	–	–	1,500	39 19 1	1,450	40 9 8	–	–	–	
40	700	17 19 –	200	5 8 10	2,250	60 19 6	300	8 2 3	–	–	2,150	56 15 6	650	18 4 11	–	–	–	
41	400	10 11 7	1,650	44 12 9	700	19 2 5	1,300	36 9 5	–	–	500	14 6 8	1,350	39 3 –	–	–	–	
42	750	20 11 3	500	13 10 5	600	16 15 1	700	20 11 4	–	–	1,050	29 7 8	600	17 15 –	–	–	–	
43	2,700	76 11 2	950	26 12 2	100	2 17 4	750	21 2 9	–	–	250	6 7 6	2,400	71 11 8	–	–	–	–
44	750	21 9 8	100	2 19 –	1,000	45 7 10	1,800	54 1 6	–	–	–	–	700	21 14 2	–	–	–	–
45	800	23 4 4	500	15 7 8	–	–	350	11 2 3	100	3 2 9	–	–	1,150	37 5 8	–	–	–	–
46	950	27 19 6	1,250	39 5 8	100	3 2 9	950	30 2 9	–	–	–	–	1,700	55 1 5	–	–	–	–
47	800	24 13 1	–	–	–	–	1,150	37 11 –	100	3 6 8	–	–	1,500	49 10 –	100	3 8 8	–	–
48	900	28 7 4	450	13 16 10	100	3 9 6	100	3 8 8	800	26 18 2	–	–	300	10 7 1	200	6 17 4	–	–
49	600	20 – 10	–	–	300	10 9 8	450	15 17 2	1,100	38 2 –	–	–	100	3 13 –	550	19 11 9	–	–
50	350	11 7 4	350	10 18 8	1,050	36 11 11	100	2 11 –	450	16 3 1	–	–	500	16 19 4	100	3 16 6	–	–
51	650	13 8 8	100	3 10 10	100	3 10 10	–	–	250	9 8 4	–	–	200	7 6 6	1,350	53 7 4	–	–
52	450	16 1 –	1,000	36 10 10	–	–	–	–	1,100	39 5 10	–	–	–	–	200	7 15 8	–	–
53	100	3 10 10	350	13 13 8	500	18 16 8	–	–	500	19 11 8	–	–	–	–	200	8 1 5	–	–
54	400	15 2 6	200	7 6 –	100	4 1 4	200	7 18 4	100	4 3 7	–	–	–	–	100	4 3 7	–	–
55	200	7 14 –	–	–	–	–	300	12 5 5	–	–	200	8 7 2	–	–	300	13 4 2	–	–
56	600	24 7 2	300	12 8 4	400	16 5 1	–	–	–	–	150	6 10 3	–	–	150	6 12 10	–	–
57	200	7 15 8	550	24 – 4	100	4 7 4	100	4 17 4	–	–	–	–	–	–	–	–	–	–
58	500	20 4 7	200	8 14 2	200	9 1 –	100	4 17 4	100	5 2 –	–	–	–	–	–	–	–	–
59	–	–	100	4 10 6	–	–	–	–	–	–	–	–	–	–	–	–	100	5 8 2
60	200	8 10 11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
61	300	13 – 6	600	30 7 4	250	13 9 2	–	–	500	28 2 6	–	–	–	–	–	–	–	–
62	–	–	250	11 16 1	150	7 15 3	–	–										
63	–	–	–	–	–	–	100	5 8 2										
64	–	–	200	10 14 8	–	–	–	–										
65	–	–	–	–	–	–	100	6 5 4										
66	–	–	–	–	–	–	200	13 – 8										
67	200	10 5 8	–	–	–	–	250	18 16 8										
68	100	5 3 –	100	5 13 4	–	–	–	–										
69	–	–	–	–	–	–	–	–										
70	100	4 18 10	–	–	–	–	–	–										
71	50	2 16 4	–	–	–	–	–	–										
72	–	–	100	5 18 –	–	–	–	–										
73	50	2 16 –	–	–	–	–	–	–										
74	–	–	–	–	–	–	–	–										
75	300	16 4 6	–	–	–	–	–	–										
76	–	–	100	6 10 4	–	–	–	–										
£.	28,775	783 10 5	24,025	647 13 2	19,475	541 7 6	12,350	367 5 9	24,650	598 18 –	25,800	636 14 8	13,550	414 19 4	3,250	126 19 3	100	5 8 2
	Extra at 37 „ 39	£. s. d. 2 10 – 3 – – 5 10 –	No extra Premium.		Extra at 34 „ 41	£. s. d. 2 10 – – 10 – 3 – –	Extra at 40 „ 47	£. s. d. 3 – – 2 12 6 5 12 6	Extra at 28 „ 29 „ 53	£. s. d. 1 – – 2 – – 1 – – 4 – –	Extra at 36, 10 *s.*		No extra Premium.		No extra Premium.		No extra Premium.	

SUMMARY.

Payable at Age.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.	£. s. d.	£. s. d.
68	3,100	57 8 10	–
69	19,850	391 14 10	–
70	35,800	755 8 3	– 10 –
71	49,800	1,130 10 5	2 5 –
72	51,350	1,236 9 –	6 15 –
73	59,100	1,514 – 3	5 5 –
74	53,325	1,437 17 10	9 10 –
75	51,375	1,428 11 9	17 10 –
76	30,525	862 – 9	2 – –
77	28,775	783 10 5	5 10 –
78	24,025	647 13 2	–
79	19,475	541 7 6	3 – –
80	12,350	367 5 9	5 12 6
81	24,650	598 18 –	4 – –
82	25,800	636 14 8	– 10 –
83	13,550	414 19 4	–
84	3,250	126 19 3	–
85	100	5 8 2	–
£.	506,500	12,936 18 2	62 7 6

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

IV., V., and VI.

CLASS.	Sums Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
WITH PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances	221,075 – –	4,162 10 –	8,906 7 4	7 6 1	52,679 9 6
Joint Life Assurances (Reduction of Premium, 14 *l.* 9 *s.* 3 *d.*)	16,050 – –	1,226 6 –	700 14 9	– –	8,012 3 2
Last Survivor Assurances	600 – –	– –	8 13 –	– –	17 6 –
Limited Premium Assurances	9,550 – –	84 6 –	387 10 8	– –	1,190 10 9
Limited Premium Assurances accelerated by Bonus	250 – –	– –	10 3 6	– –	122 2 –
Whole Life Assurances, half Premiums for the first five years	4,450 – –	– –	64 15 8	– –	96 6 11
TOTALS £.	251,975 – –	5,473 2 –	10,078 4 11	7 6 1	62,117 18 4
WITHOUT PROFITS.					
Endowment Assurances	20,221 11 –	– –	759 10 1	5 – –	7,804 16 9
Endowment Assurances by limited payments	400 – –	– –	29 8 6	– –	161 1 –
Joint Life Assurances	2,508 8 –	– –	98 7 –	– –	1,737 6 9
Last Survivor Assurances	200 – –	– –	1 17 3	– –	42 16 9
Contingent Assurances	650 – –	– –	9 18 –	– –	87 11 –
Temporary Assurances	1,750 – –	– –	16 19 6	– –	30 8 8
Whole Life Assurance free of Premiums	8,797 – –	– –	– –	– –	8,797 – –
Whole Life by limited payments	250 – –	– –	23 7 3	– –	46 14 6
Endowments, Premiums returnable	6,725 – –	– –	272 – –	– –	1,892 14 2
Endowments, Premiums not returnable	1,950 – –	– –	43 6 10	– –	318 10 4
TOTALS £.	43,451 19 –	– –	1,254 14 5	5 – –	20,918 19 11

RE-ASSURANCE (Endowment Assurance).

					Total Premiums paid to Re-assuring Company.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Age 41	2,000 – –	– –	112 16 8	– –	112 16 8

VII. and VIII.

The Association has not granted any Annuities.

IX.

The average rate of Interest at which the Life Assurance Fund of the Association was invested, at the close of each year, during the period since the last investigation.

	£. s. d.	
On the 31st December 1884	4 15 4	per cent. per annum.
" " 1885	4 14 4	" "
" " 1886	4 13 9	" "
" " 1887	4 12 9	" "
" " 1888	4 11 8	" "

SCEPTRE LIFE ASSOCIATION (LIMITED)—*continued.*

X.

The Surrender Value of Policies effected for the whole period of life, and upon which at least five full years' Premiums have been paid, varies according to the age of the Assured and duration of the Policy, as shown in the following Table :—

Surrender Values of Ordinary Whole Life, with Profit Policies for 100 *l.*

Age at Entry.	NUMBER OF YEARS THE POLICY HAS BEEN IN FORCE.			
	5	10	15	20
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20 - - -	2 12 1	5 15 2	9 6 5	13 7 –
30 - - -	3 17 3	8 5 2	13 7 3	19 – 2
40 - - -	5 14 8	12 1 6	19 – 5	26 7 8
50 - - -	8 5 6	17 1 –	25 17 –	34 11 10

The Surrender values of Non-profit Whole Life Assurances are subject to special calculation in each case, but are never less than 25 per cent. of Premiums paid.

The amount allowed for Surrender of Endowments is 75 per cent. of the Premiums received. The allowance in the case of Endowment Assurances varies according to the Age of the Assured and that at which the Policy becomes payable, but is always greater than the proportion allowed for Surrender of Whole Life Policies.

Surrender Values of Endowment Assurance with Profit Policies for 100 *l.* payable at 60.

Age at Entry.	NUMBER OF YEARS IN FORCE.		
	5	10	15
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20 - - -	4 4 5	9 – 3	14 10 6
30 - - -	7 2 7	14 15 10	23 17 3
40 - - -	13 3 5	28 – 3	44 10 4

The amount allowed for Surrender of Non-profit Endowment Assurances are 7½ per cent. less than for those with profits.

(*Note.*)

The Association does not transact business at other than European rates, but Assurers proceeding to unhealthy climates are charged an extra Premium, according to the nature of the risk incurred.

In the case of lives not considered first-class, the proposer has the option of having an addition made to the premium, or of having a special condition inserted in the Policy that if he should die within his expectancy of life an abatement shall be made from the sum assured. The amount to be so deducted decreases in equal sums each year, and if the Assured attains his expectancy of life the sum assured is paid in full. In the valuation all Policies, where abatement is taken, are valued as assurances for the full amount at the correct age at entrance; and in all cases where the premium has been increased the Policies are valued as if they were effected at an age corresponding to the increased Premiums.

Daniel King, Chairman by rotation.
Samuel Wright, } Directors.
James R. Cuthbertson, }
John G. Phillips, Secretary.

ARGUS LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Argus Life Assurance Company, from 1st April 1887 to 31st March 1889.

	£.	s.	d.
Shareholders' Capital	84,000	–	–
Assurance Fund	331,229	2	11
Interest and Dividends	7,106	13	6
Balance of Premium Account	15	10	5
Profit on realisation of Investments	50,151	4	8
£.	472,502	11	6

	£.	s.	d.	£.	s.	d.
Amount paid to the Imperial Life Assurance Company	321,966	–	–			
Less calculated Reserve for Re-assurances	10,730	–	–			
				311,236	–	–
Claims				1,085	16	–
Annuities				80	4	9
Commission				50	11	2
Reductions of Premiums and Interim Bonuses				261	8	9
Bonus to Shareholders				100	–	–
Dividends to Shareholders				8,820	–	–
Income Tax				685	5	6
Distributed as Bonus to the Participating Policy-holders				23,226	–	–
Capital distributed to Shareholders				84,000	–	–
Expenses of Management, including those incurred in connection with the Transfer to the Imperial				3,044	4	6
Balance, as per Second Schedule				39,913	–	10
£.				472,502	11	6

BALANCE SHEET

Of the Argus Life Assurance Company, on the 31st March 1889.

LIABILITIES.	£.	s.	d.
Balance, as per First Schedule	39,913	–	10
Claims	799	–	–
Bonus to Policy-holders	4,604	18	10
Capital to Shareholders	2,100	–	–
Bonus ditto	100	–	–
Sundry Creditors, &c.	1,323	4	1
£.	48,240	3	9

ASSETS.	£.	s.	d.
Mortgage in Ireland	2,831	4	11
Consols, 2¾ per Cent., 35,221 *l.* 2 *s.* 7 *d.* Stock Value, 31st March 1889	34,604	15	2
Money on Deposit	7,000	–	–
Ditto in hand and on Current Account	3,691	3	8
Outstanding Profit	78	–	–
Furniture, &c.	35	–	–
£.	48,240	3	9

John Congreve, Chairman.
W. P. Bodkin, Director.
Douglas Arden, Director.
John Congreve, Secretary.

MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year				1,179,503	1	4
Premiums:						
New	6,108	8	8			
Renewals	74,657	17	1			
	80,766	5	9			
Less Re-assurance	360	6	7			
				80,405	19	2
Interest and Dividends:						
On Mortgages and Investments	45,359	9	5			
On Loans on Policies	5,358	8	6			
On Deposits	8	11	5			
	50,726	9	4			
Less Income Tax	1,401	17	10			
				49,324	11	6
Fines				49	17	5
£.				1,309,283	9	5

	£.	s.	d.	£.	s.	d.
Claims under 108 Policies, assuring 76 Lives:						
Sums assured	59,280	19	6			
Bonuses	25,849	6	–			
				85,130	5	6
Reductions allowed to Members on their Premiums				3,237	1	3
Surrenders				8,210	19	6
Commission				3,641	18	6
Expenses of Management:						
Repairs to Society's House	106	2	9			
Furniture and Fixtures (depreciation)	50	–	–			
Policy Stamps	96	3	6			
Advertisements	904	18	6			
Directors and Auditors	2,194	10	–			
Printing	384	11	4			
Stationery	221	17	2			
Rent and Insurance	635	8	–			
Rates and Taxes	357	4	3			
Salaries to Medical Officers, &c.	621	19	3			
Salaries to Actuary and Staff	3,101	–	6			
Law Expenses	213	15	5			
Agency and Branch Offices Expenses	2,138	18	2			
House Expenses, Postages, Messengers' Wages, and Sundries	638	10	9			
				11,664	19	7
Amount of Funds at the end of the Year				1,197,398	5	1
£.				1,309,283	9	5

BALANCE SHEET

Of the Mutual Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Assurance Fund, as per Schedule I.	1,197,398	5	1
Claims admitted but not paid	2,157	–	–
Cash deposited with Society for payment of future Premiums	67	1	2
£.	1,199,622	6	3

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom:						
Freehold and Leasehold Properties, Life Interests, &c.	614,266	18	11			
County and Borough Rates	130.979	9	9			
				745,246	8	8
Loans on Society's Policies				103,866	10	6
Investments:						
British Government Securities	10,925	–	–			
Colonial Government Securities	19,675	–	–			
Great Eastern Railway 4 per Cent. Preference Stock	16,910	16	2			
London, Brighton, and South Coast Railway B Preference Stock	6,594	17	6			
East Indian Railway Deferred Annuities	14,274	19	1			
Great Indian Peninsula Railway 5 per Cent. Guaranteed Stock	10,150	–	–			
Ground Rents	57,707	3	5			
Reversions	34,999	17	2			
Life Interests	4,288	13	4			
Freehold House Property	107,520	18	11			
Leasehold House Property (including Society's House)	42,434	14	9			
Furniture and Fixtures	1,146	15	11			
				326,628	16	3
Rent due from Tenants				673	9	–
Outstanding Premiums				12,678	5	10
Outstanding Interests:						
Mortgages and Investments	2,838	10	1			
Loans on Policies	1.346	–	8			
				4,184	10	9
Cash in hand and on Current Account				6,344	5	3
£.				1,199,622	6	3

Ernest Villiers, Chairman, *pro tem.*
J. Charles, } Directors.
Chas. J. Todd, }
H. W. Manly, Actuary and Principal Officer.

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Mutual Life Assurance Society, made by the Actuary.

I.

The valuation is made up to the 31st December 1888.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made are determined by the laws of the Society. Those laws direct the production at the annual meeting of the members of a "general debtor and creditor account," which shall be credited with the amount of all assets "valued at such prices as the Directors deem expedient, according to circumstances, at the time of making out and stating the account;" and be debited with all known debts and losses, and also with the "full value of all the claims to the specified sums mentioned in all outstanding and existing assurances; the amount of which value shall be ascertained by such methods as the Directors shall from time to time think fit to adopt." The method they have so adopted is explained in Answers III., IV., and V. "The said account is in like manner to be credited or debited with any other sum as circumstances at the time may, in the opinion of the Directors, render necessary for showing the true state of the affairs of the Society." The laws also declare that "the whole existing surplus capital appearing upon the face of the same account shall, until the expiration of 12 calendar months from the day down to which the account is made up, be deemed the amount of the Society's divisible profit." That "surplus capital," or "divisible profit," is hereinafter referred to by the word "surplus."

The laws further direct that the amount of premiums paid on each and all the life policies on the profit scale, upon which two or more annual premiums shall have been paid or have become due, improved at compound interest at the rate of 3*l.* per centum per annum, shall be ascertained; and such part of the surplus as shall bear the same proportion thereto as the sum of the premiums paid by each member so improved at interest shall bear to the sum of the premiums paid on all such policies so improved at interest shall be deemed the proportion of the surplus belonging to the grantee of each such policy, and shall, if the policy shall have been issued before the 1st January 1879, be regarded as a single premium of the same amount then paid by such grantee to the Society, and shall be converted accordingly into the reversionary sum which such single premium would insure at the then age of the life assured; and, in the event of any policy falling in by death before the 31st day of December then next ensuing, but not otherwise, there shall be paid with the sum assured by such policy the said reversionary sum, if the policy shall have been issued before the 1st January 1879, and the said proportion, and no more, if the policy shall have been issued on and after that date.

The laws also provide that the grantee of any policy may, after the payment of eight or more annual premiums, commute the proportion of the surplus belonging to him in respect of such paid premiums for a reduction of the annual premiums thereafter payable.

III.

The table of mortality used in the valuation is the Institute of Actuaries' H^M (Healthy Males) Table.

IV.

The rates of interest assumed in the calculations are 3 per cent. in respect of all with-profit policies issued on and after the 1st January 1879, and 4 per cent. for all other assurances.

V.

The proportion of the value of the annual premium income reserved as a provision for future expenses and profits is, in respect of all with-profit assurances issued on and after the 1st January 1879, the difference between the premiums actually payable and the pure or mathematical premiums for the age one year older than the age at entrance according to the H^M 3 per Cent. Tables; and in respect of all the other assurances, the difference between the premiums actually payable and the pure or mathematical premiums for the exact age at entrance according to the H^M 4 per Cent. Tables. All negative values have been strictly excluded. The average is 29 per cent. of the with-profit premiums and 15 per cent. of the non-profit premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Mutual Life Assurance Society, for Three Years, commencing 1st January 1886 and ending 31st December 1888.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on 1st January 1886 (the beginning of the Period) -				1,139,601	10	8	Claims under Policies (after deduction of Sums re-assured):						
Premiums (after deduction of Re-assurance Premiums) - - -				239,371	3	2	Sums assured -	186,828	12	10			
Interest and Dividends	150,334	9	7				Bonuses - -	67,864	18	–	254,693	10	10
Less Income Tax -	4,403	8	6	145,931	1	1	Surrenders - - - - -				21,312	18	2
Fines - - - - - -				168	13	2	Commission - - - - -				9,968	14	9
							Expenses of Management - - -				31,867	13	–
							Reductions allowed to Members on their Premiums - - - -				9,831	6	3
							Amount of Funds on 31st December 1888 (the end of the Period), as per First Schedule - - - -				1,197,398	5	1
£.				1,525,072	8	1	£.				1,525,072	8	1

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION

Of the Policies of the Mutual Life Assurance Society, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Institute of Actuaries' H^{M} Table. Interest 3 per Cent. and 4 per Cent.			
	Number of Policies.	Sums Assured.*	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life :		£.	£.	£.	£.	£.	£.	£.
Ordinary Whole Life Premiums - - - -	4,084	2,182,339	62,913·974	44,450·316	1,152,724·7	774,971·0	550,021·4	602,703·3
Fully Paid-up Policies -	51	51,007	- -	- -	33,582·8	- -	- -	33,582·8
Increasing Assurances - -	2	2,245	44·738	30·924	1,654·7	374·1	258·6	1,396·1
Limited Number of Payments - - - -	110	63,200	2,404·644	1,955·009	27,952·4	20,789·0	14,057·2	13,895·2
Increasing Premiums - -	30	13,100	210·353	160·202	5,662·3	7,218·0	5,530·3	132·0
Decreasing Premiums -	1	2,000	68·583	27·555	716·2	881·0	684·6	31·6
Deferred Assurances :								
With return of Premiums on Death before 21 - -	10	3,800	42·828	31·950	808·7	1,004·6	748·3	60·4
Without return of Premiums on Death before 21 - -	1	1,000	25·125	- -	- -	- -	- -	106·7
Joint Lives - - - -	8	5,800	264·322	186·750	3,515·2	2,815·6	2,001·6	1,513·6
Last Survivor - - - -	5	2,650	51·680	34·881	947·1	1,023·4	688·5	258·6
Extra Premiums payable† - -	–	- -	277·500	- -	- -	- -	- -	3,488·1
TOTAL Assurances with Profits - - -	4,302	2,327,141	66,303·747	46,877·587	1,227,564·1	809,076·7	573,990·5	657,168·4
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life :								
Ordinary Whole Life Premiums - - - -	373	306,579	9,690·727	8,094·826	138,500·7	120,497·7	101,445·3	37,055·4
Fully Paid-up Policies -	14	9,570	- -	- -	5,061·3	- -	- -	5,061·3
Limited Number of Payments - - - -	7	4,500	212·293	178·629	1,976·8	1,485·5	1,183·4	793·4
Increasing Premiums - -	8	11,800	235·426	198·203	5,158·5	5,820·7	4,917·7	240·8
Increasing Assurances -	1	310	12·500	10·666	172·6	176·7	150·8	21·8
Joint Lives - - - -	3	3,100	162·167	118·685	1,778·2	1,716·1	1,258·1	520·1
Last Survivor - - - -	2	1,300	13·450	6·993	549·9	173·0	76·3	473·6
Endowment Assurances - -	103	28,192	1,242·462	1,034·234	15,061·4	12,569·2	10,427·5	4,633·9
Endowment Assurances (with fixed Additions) - - -	147	37,523	1,674·546	1,541·341	21,987·3	21,330·0	19,498·2	2,489·1
Children's Endowments - -	32	5,409	152·903	- -	- -	- -	- -	1,577·6
Contingent Survivorship - -	58	47,275	731·640	- -	- -	- -	- -	1,097·5
Term - - - - -	18	19,510	282·017	- -	- -	- -	- -	212·0
Against Issue - - - -	7	11,500	- -	- -	- -	- -	- -	435·0
Extra Premiums payable† - -	–	- -	115·421	- -	- -	- -	- -	970·0
TOTAL Assurances without Profits - - - -	773	486,568	14,525·552	11,183·577	190,246·7	163,769·1	138,957·3	55,581·5
TOTAL Assurances - -	5,075	2,813,709	80,829·299	58,061·164	1,417,810·8	972,845·8	712,947·8	712,749·9
Deduct Re-assurances -	–	9,200	360·329	291·400	4,472·0	4,943·0	3,978·0	494·0
TOTAL of the Results - - -	5,075	2,804,509	80,468·970	57,769·764	1,413,338·8	967,902·8	708,969·8	712,255·9
Adjustment to provide for immediate payment of Claims - -								21,200·0
£.								733,455·9

* No bonuses are included in this Summary, because no bonuses are assured except in respect of such policies only as may *de facto* become claims during the year, or where the bonuses may be commuted for a reduction of the premiums for the year. *Vide* Answers 2 and 9 (2).

† These extra premiums are for climate and other like temporary risks.

VALUATION BALANCE SHEET

Of the Mutual Life Assurance Society, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement above) - -	733,455	17	–	Life Assurance Fund - - - - - -	1,197,398	5	1
Surplus - - - - - - - -	463,942	8	1				
£.	1,197,398	5	1	£.	1,197,398	5	1

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

Two annual premiums must have been paid to entitle a policy to share in the profits.

IX.

The results of the valuation are as follows:—

1. The total amount of profit made by the Society, that is, the "surplus capital" or "divisible surplus," as explained in Answer 2, is 463,942 *l.* 8 *s.* 1 *d.* The actual amount of profit made by the Society since the last return can be ascertained by adding together—

	£.	s.	d.
The increase in the "surplus capital" - - - - - -	20,500	11	5
Bonuses paid on claims during the interval - - - -	67,364	18	–
Reductions allowed from premiums during the interval - -	9,831	6	3
Making a Total of - - - £.	97,696	15	8

2. £. 463,942. 8. 1. is the amount of profit, and 4,066 assuring 2,328,130 *l.* are the number and amount of the policies to which the scale of bonuses for 1889 is applicable; but the policies to participate will be those only which during that year may become claims by death, and those in which the bonuses may be commuted for reduced premiums.

3. Specimens of bonuses so contingently allotted for the year 1889 to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, are given hereunder.

Age at Entry.	YEARS IN FORCE										
	5.	10.	15.	20.	25.	30.	35.	40.	45.	50.	55.
	£. s.	£. s.	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	2 11	5 10	22	29	36	43	50	57	65	74	85
30	3 6	7 2	23	31	38	45	53	62	72	84	98
40	4 10	9 14	26	35	43	53	63	75	89	106	123
50	6 12	14 5	30	41	52	65	80	96	114	–	–

The bonuses contingently allotted for the year 1889 to policies issued on or after the 1st January 1879 are 25·4 per cent. of the premiums paid accumulated at 3 per cent. compound interest.

No separate apportionment is made of the profits to carry out the arrangement for the reduction of premiums, inasmuch as that arrangement is a mere commutation or abandonment of all claim on the profits in respect of premiums paid anterior to such arrangement.

Ernest Villiers, Chairman, *pro tem.*
J. Charles, } Directors.
Chas. J. Todd, }
17 July 1889. *H. W. Manly*, Actuary and Principal Officer.

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE BUSINESS of the Mutual Life Assurance Society, on the 31st December 1888.

I.

The published Tables of Premiums for Assurances for the Whole Term of Life, in use at the date above mentioned.

Age next Birthday.	Annual Premium per Cent. on Single Lives.		Age next Birthday.	Annual Premium per Cent. on Single Lives.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 12 10	1 10 3	41	3 9 –	2 16 7
16	1 13 10	1 11 3	42	3 11 7	2 18 7
17	1 14 10	1 12 3	43	3 14 3	3 – 9
18	1 15 10	1 13 3	44	3 17 1	3 3 1
19	1 16 10	1 14 2	45	4 – 2	3 5 5
20	1 17 9	1 15 –	46	4 3 4	3 8 2
21	1 18 8	1 15 9	47	4 6 9	3 10 11
22	1 19 7	1 16 4	48	4 10 3	3 13 9
23	2 – 6	1 16 11	49	4 14 –	3 16 9
24	2 1 6	1 17 6	50	4 17 11	4 – –
25	2 2 7	1 17 11	51	5 2 1	4 3 4
26	2 3 8	1 18 5	52	5 6 8	4 6 11
27	2 4 11	1 19 –	53	5 11 6	4 10 8
28	2 6 2	1 19 7	54	5 16 7	4 14 9
29	2 7 6	2 – 4	55	6 2 1	4 19 1
30	2 8 10	2 1 2	56	6 7 10	5 3 8
31	2 10 3	2 2 1	57	6 14 –	5 8 8
32	2 11 9	2 3 1	58	7 – 8	5 13 11
33	2 13 3	2 4 2	59	7 7 8	5 19 6
34	2 14 11	2 5 5	60	7 15 2	6 5 6
35	2 16 8	2 6 10	61	8 3 2	6 11 9
36	2 18 6	2 8 3	62	8 11 7	6 18 7
37	3 – 5	2 9 9	63	9 – 7	7 5 11
38	3 2 5	2 11 3	64	9 10 2	7 13 7
39	3 4 6	2 12 11	65	10 – 4	8 1 7
40	3 6 8	2 14 8			

II. and III.

The total amount assured on lives for the whole term of life, which were in existence at the date above mentioned, but, for the reasons explained in the Note to Summary under heading No. 7, Fifth Schedule, on page 165, not stating the total Reversionary Bonuses.

The amount of premiums receivable annually for each year of life, not deducting, for the reasons explained in the Note on page 165, any abatement by the application of bonuses.

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums.		Amount Assured.	Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.
17	500	8·708	—	—	—	—
18	2,600	45·483	—	—	—	—
19	1,975	35·742	- -	720	11·966	—
20	800	14·476	2·000	300	5·250	—
21	4,050	74·064	—	—	—	—
22	7,150	136·495	8·500	—	—	—
23	12,275	234·127	20·000	1,800	32·934	—
24	10,900	208·456	-	4,550	85·313	—
25	11,775	231·077	15·000	1,500	28·246	—
26	14,269	287·710	1·500	950	18·096	—
27	17,750	377·179	7·500	900	17·521	—
28	20,850	446·723	11·000	6,350	136·709	—
29	25,300	547·976	35·250	3,650	77·025	—
30	21,900	484·525	34·000	7,050	138·536	—
31	24,150	542·733	15·000	1,600	32·750	—
32	32,425	741·334	5·000	9,350	184·955	15·000
33	32,525	749·461	- -	4.300	93·488	30·000
34	41,575	1,009·930	60·000	14,900	330·834	—
35	23,200	557·946	20·000	6,600	135·575	—

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

II. and III.—*continued.*

Age next Birthday.	WITH PROFITS.			WITHOUT PROFITS.		
	Amount Assured.	Premiums.		Amount Assured.	Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.
36 - - -	32,970	818·804	8·000	6,900	162·797	12·588
37 - - -	44,230	1,082·235	- -	5,620	132·405	40·000
38 - - -	52,550	1,322·758	- -	14,450	335·085	—
39 - - -	45,050	1,191·694	1·250	800	17·604	—
40 - - -	43,875	1,140·404	- -	10,300	255·068	—
41 - - -	44,000	1,148·702	5·000	3,950	110·727	—
42 - - -	42,350	1,127·612	- -	14,641	398·959	—
43 - - -	55,475	1,494·905	- -	12,701	345·797	—
44 - - -	52,000	1,393·098	- -	11,070	327·901	—
45 - - -	70,775	1,961·755	- -	18,500	491·909	—
46 - - -	67,350	1,883·479	13·500	11,700	331·963	—
47 - - -	66,225	1,824·542	15·000	6,600	195·479	10·000
48 - - -	46,050	1,251·510	- -	9,300	299·381	—
49 - - -	43,255	1,232·347	- -	1,650	48·256	—
50 - - -	52,750	1,445·539	- -	9,200	299·223	—
51 - - -	64,350	1,918·976	- -	3,660	127·172	7·833
52 - - -	61,690	1,741·274	- -	9,750	321·544	—
53 - - -	70,155	1,975·922	- -	9,350	281·967	—
54 - - -	64,850	1,867·542	- -	4,000	145·522	—
55 - - -	48,750	1,421·084	- -	5,000	198·238	—
56 - - -	46,714	1,361·877	- -	6,600	273·852	—
57 - - -	48,850	1,578·164	- -	6,150	192·137	—
58 - - -	51,250	1,624·485	- -	3,170	135·122	—
59 - - -	46,675	1,527·205	- -	5,116	203·272	—
60 - - -	44,200	1,272·132	- -	4,700	170·916	—
61 - - -	37,750	1,132·209	- -	6,300	310·085	—
62 - - -	47,975	1,426·489	- -	9,305	307·443	—
63 - - -	38,975	1,282 546	- -	6,124	375·851	—
64 - - -	42,324	1,320·433	- -	7,010	384·241	—
65 - - -	42,275	1,418·453	- -	1,850	124·622	—
66 - - -	45,150	1,540·605	- -	800	27·900	—
67 - - -	29,647	1,037·657	- -	4,700	311·697	—
68 - - -	36,240	1,256·864	- -	1,850	145·263	—
69 - - -	32,500	1,035·101	- -	600	25·767	—
70 - - -	25,209	967·464	- -	1,600	97·450	—
71 - - -	34,099	1,179·951	- -	1,498	66·867	—
72 - - -	19,899	648·506	- -	958	54·576	—
73 - - -	19,075	742·263	- -	2,173	102·858	—
74 - - -	12,200	415·417	—	—	—	—
75 - - -	22,575	846·387	- -	818	42·004	—
76 - - -	18,225	697·540	- -	425	52·818	—
77 - - -	16,900	612·106	—	—	—	—
78 - - -	9,979	406·585	- -	120	9·300	—
79 - - -	3,450	214·451	- -	500	53·583	—
80 - - -	12,299	505·608	—	—	—	—
81 - - -	4,050	152·704	- -	350	39·750	—
82 - - -	2,325	77·238	—	—	—	—
83 - - -	4,750	191·531	- -	200	27·158	—
84 - - -	1,310	62·166	—	—	—	—
85 - - -	5,450	202·051	—	—	—	—
86 - - -	1,000	27·417	—	—	—	—
87 - - -	450	21·546	—	—	—	—
88 - - -	1,000	35·375	—	—	—	—
89 - - -	2,000	61·167	—	—	—	—
90 - - -	300	17·150	—	—	—	—
91 - - -	300	19·513	—	—	—	—
92 - - -	—	—	—	—	—	—
93 - - -	100	3·683	—	—	—	—
94 - - -	—	—	—	—	—	—
95 - - -	—	—	—	—	—	—
96 - - -	200	13·608	—	—	—	—
£.	2,182,339	62,913·974	277·500	306,579	9,690·727	115·421

PARTICULARS of WHOLE LIFE RE-ASSURANCES.

Age next Birthday.	Sums Assured.	Bonus.	Premiums.
	£.	£.	£.
34 - - -	2,000	- -	44·500
39 - - -	1,300	- -	40·679
45 - - -	3,000	- -	117·000
54 - - -	1,900	- -	63·650

MUTUAL LIFE ASSURANCE SOCIETY—*continued.*

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life, but not the total amount of reversionary bonuses, for the reasons explained in the Note.

The amount of premiums receivable annually.

The total amount of premiums which has been received.

DESCRIPTION OF ASSURANCES.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Premiums.		Total Premiums Received.	Amount Assured.	Premiums.		Total Premiums Received.
		Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.	£.
Single Premiums and fully paid-up Policies	51,007		–	35,902·326	9,570	–	–	5,426·787
Increasing Assurances	2,245	44·738	–	1,698·845	310	12·500	–	37·500
Limited Number of Payments	63,200	2,404·644	–	17,539·473	4,500	212·293	–	1,063·619
Increasing Premiums	13,100	210·353	–	700·142	11,800	235·426	–	767·782
Decreasing Premiums	2,000	68·583	–	68·583	–	–	–	–
Deferred Assurances	4,800	67·953	–	260·041	–	–	–	–
Joint Lives	5,800	264·322	–	3,890·108	3,100	162·167	–	1,700·668
Last Survivor	2,650	51·680	–	397·257	1,300	13·450	–	407·350
Endowment Assurances	–	–	–	–	28,192	1,242·462	–	5,951·174
Ditto (with fixed Additions)	–	–	–	–	37,523	1,674·546	–	3,019·138
Children's Endowments	–	–	–	–	5,409	152·903	–	1,343·914
Contingent Survivorship	–	–	–	–	47,275	731·640	–	4,155·162
Term	–	–	–	–	19,510	282·017	–	737·929
Against Issue	–	–	–	–	11,500	–	–	435·000
£.	144,802	3,112·273	–	60,456·775	179,989	4,719·404	–	25,046·023

PARTICULARS of RE-ASSURANCE under Special Class.

	WITH PROFITS.			
	Amount Re-assured.	Premiums.		Total Premiums Paid.
		Ordinary.	Extra.	
	£.	£.	£.	£.
Limited Number of Payments	1,000	94·500	–	94·500

VII. and VIII.

The Society has never transacted any annuity business.

IX.

The average rate of interest at which the life assurance fund was invested at the close of each year during the period since the last investigation were as follows:—

	£.	s.	d.	
31st December 1886	4	8	3	per cent.
" 1887	4	8	10	"
" 1888	4	6	5	"

X.

The following is a table of minimum values allowed for the surrender of policies for the whole term of life, on the profit scale, of different standing, and taken out at various interval ages from the youngest to the oldest. The surrender values allowed for endowment and endowment assurances are subjects of independent calculations.

SURRENDER VALUES of Whole Life Policies of 100*l.* on Participation Scale, where the Share of Surplus has not been taken by way of Reduction of Premium.

Age at Entrance.	NUMBER OF PREMIUMS PAID.				
	5.	10.	15.	20.	25.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 10 –	7 6 –	11 8 –	21 6 –	30 18 –
30	4 16 –	9 18 –	16 – –	30 18 –	44 4 –
40	6 18 –	14 10 –	24 16 –	45 4 –	63 – –
50	10 16 –	23 2 –	38 4 –	63 18 –	86 12 –

(*Note.*)

The Society does not transact business at other than European rates; but where the person on whose life the assurance is made desires to go beyond the limits of Europe, before he has attained the age of 30 years, and the policy has been five years in force, an extra premium is charged, according to the nature of the risk incurred. No lives are accepted which are deemed to be actually unhealthy; but in doubtful cases an increased premium is charged, according to the exigencies of the case; and they are dealt with in the valuations as policies issued at ages corresponding to the premiums actually charged.

Ernest Villiers, Chairman, *pro tem.*
J. Charles, } Directors.
Chas. J. Todd, }
17 July 1889. *H. W. Manly*, Actuary and Principal Officer.

SOVEREIGN LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sovereign Life Assurance Company, for the Year ending 31st December 1888.

	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at beginning of Year - -			345,143 11 7
Premiums - - - - - - -			26,758 19 10
Interest and Rents - - -		12,873 4 5	
Less Interest on Mortgage -	5,082 10 –		
Less Ground Rents, Rates, Taxes, and Charges on Property -	5,098 18 9	10,181 8 9	
			2,691 15 8
Fees - - - - - - - - -			9 – –
Balance of Call of 2 *l.* per Share on 9,219 Shares - - -		2,732 17 –	
Less Amount unpaid -		2,332 17 –	400 – –
£.			375,003 7 1

	£. s. d.
Claims under Policies by Death - - -	29,215 15 1
Endowments matured - - - - -	6,461 8 –
Commission - - - - - - - -	534 3 11
Expenses of Management - - - -	1,457 18 9
Income Tax - - - - - - - -	201 13 4
General Annuity Reversionary Account: Contribution thereto - - - -	289 16 6
Amount of Funds at end of Year - - -	336,842 11 6
£.	375,003 7 1

SOVEREIGN ANNUITY FUND.

	£. s. d.
Amount of Fund at beginning of Year - -	4,185 7 11
Premiums - - - - - - -	35 17 4
Interest - - - - - - -	83 14 2
£.	4,304 19 5

	£. s. d.
Annuities - - - - - - - -	394 14 4
Commission - - - - - - - -	– 19 8
Expenses of Management - - - -	20 18 6
Amount of Fund at end of Year - - -	3,888 6 11
£.	4,304 19 5

BALANCE SHEET

Of the Sovereign Life Assurance Company, on the 31st December 1888.

LIABILITIES.	Amount Paid up. £. s. d.	Bonus Additions. £. s. d.	£. s. d.
Capital:			
18,000 Shares of 10 *l.* each - - - -	61,105 3 –	13,500 – –	
Deduct—8,781 Shares purchased by Company - -	21,952 10 –	6,585 15 –	
£.	39,152 13 –	6,914 5 –	
			46,066 18 –
Life Assurance Fund - - - -			290,775 13 6
			336,842 11 6
Annuity Fund - - - - - -			3,888 6 11
			340,730 18 5
Claims by Death, unpaid - - - -			58,696 11 11
Endowments matured, unpaid - - -			7,646 11 –
Annuities, unpaid - - - - -			599 6 7
Interest accrued on Mortgage, unpaid - -			1,270 12 6
Sundry outstanding Accounts, unpaid - -			1,204 17 11
£.			410,148 18 4

ASSETS.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom - - - - - - -		21,775 10 5
Loans on the Company's Policies - - -		16,164 16 –
Investments, Cost of:		
Freehold and Leasehold Property - - -	405,961 10 6	
Less Mortgage - -	107,000 – –	298,961 10 6
British Government Securities - - -		29,848 15 –
Colonial Bonds - - - - - -		4,265 – –
Reversions purchased - - - -		1,435 – –
Loans on Personal Security - - - -		2,127 19 10
Amount due from General Annuity Trustees -		92 14 6
Premiums on Credit - - - - - -		479 1 3
Premiums outstanding - - - - -		4,141 16 4
Interest and Rents outstanding - - -		4,792 16 8
Cash in hand and on Current Account - -		25,770 2 4
Furniture - - - - - - - -		293 15 6
£.		410,148 18 4

10 August 1889.

Thomas A. Welton, Provisional Official Liquidator.

SOVEREIGN LIFE ASSURANCE COMPANY—*continued.*

GENERAL ANNUITY FUND.

(*First and Second Schedules.*)

The Sovereign Life Assurance Company in respect of the

REVENUE ACCOUNT

Of the General Annuity Trust Fund, for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at beginning of Year -	141,066	12	9	Annuities - - - - - - - -				10,660	4	11
Premiums - - - - - - - -	1,152	18	1	Expenses of Management, viz.:	£.	s.	d.			
Interest - - - - - - - -	6,111	16	11	Trustees' Fees - - -	280	–	–			
				Auditors' Fees - - -	50	–	–			
				Solicitor's Costs - - -	500	–	–			
				Surveyor - - - -	26	5	–			
				Repairs - - - - -	60	12	3			
				Petty Expenses - - -	6	14	–			
								923	11	3
				Income Tax - - - - - -				156	17	8
				Amount of Funds at end of Year - - -				136,590	13	11
£.	148,331	7	9	£.				148,331	7	9

BALANCE SHEET

Of the General Annuity Trust Fund, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Annuity Fund - - - - - - -	136,590	13	11	Mortgages on Property within the United Kingdom - - - - - - - -	20,815	2	4
Annuities unpaid - - - - - -	568	18	9	British Government Securities, Cost of - -	7,960	–	6
Advance from Bankers - - - - -	3,000	–	–	Railway Debentures - - ditto - -	40,334	10	8
				House Property - - - ditto - -	31,694	3	6
				Invested on Local Rates - - - -	36,482	6	2
				Interest and Rents outstanding - - -	948	7	11
				Cash in hand and on Current Account - -	1,925	1	7
£.	140,159	12	8	£.	140,159	12	8

NORTHERN ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Northern Assurance Company, for the Year ending 31st December 1888.

* I.—NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - - - - -	264,919	3	7	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	20,077	15	–
Premiums received (after deduction of Re-assurances) - - - - - - -	30,138	13	6	Surrenders - - - - - - - -	3,823	6	9
Interest - - - - - - - -	11,032	11	11	Commission - - - - - - - -	1,594	19	8
				Expenses of Management - - - -	1,418	17	8
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - - -	279,175	9	11
£.	306,090	9	–	£.	306,090	9	–

* II.—PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - - - - -	1,754,960	5	9	Claims paid and outstanding (after deduction of Re-assurances) - - - - -	114,153	7	11
Premiums received (after deduction of Re-assurances) - - - - - - -	172,943	3	7	Surrenders - - - - - - - -	15,874	16	9
Interest - - - - - - - -	73,173	14	9	Commission - - - - - - - -	8,141	11	11
				Expenses of Management - - - -	9,152	14	6
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - -	1,853,754	13	–
£.	2,001,077	4	1	£.	2,001,077	4	1

* The Life Assurance business of the Northern consists of two distinct branches, the Non-participation and the Participation. In the former the profits belong to the shareholders, in the latter to the policy-holders. Separate accounts are, therefore, given. Payment of the sums assured is guaranteed by the shareholders' capital in both branches.

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year - - - - - - - -	83,246	1	6	Paid to Annuitants - - - - -	9,278	7	1
Sums received as Consideration for Annuities granted - - - - - - - -	9,602	2	3	Commission - - - - - - -	82	15	11
Interest - - - - - - - -	3,442	18	6	Expenses of Management - - - -	381	2	5
				Amount of this Fund at the end of the Year, as per Balance Sheet - - - -	86,548	16	10
£.	96,291	2	3	£.	96,291	2	3

IV.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Fire Fund at the beginning of the Year - -	-		-	675,000	–	–	Losses by Fire paid and outstanding (after deduction of Re-insurances) - - -	345,344	10	3	—		
Amount transferred from Profit and Loss Account, in terms of Resolution of General Meeting, held 8th June 1888 -	-		-	50,000	–	–	Commission - - - -	93,359	19	5	—		
Proportion of Premiums set aside to meet liability under Current Policies, at 31st December 1887 - - - - -	202,306	1	1	—			Expenses of Management -	113,055	9	3	—		
Premiums received (after deduction of Re-insurances) - -	615,582	17	11	—			Proportion of Premiums set aside to meet liability under Current Policies, being one-third of the Revenue for 1888 -	205,194	6	–	—		
							Balance of Revenue transferred to Profit and Loss Account -	60,934	14	1	—		
							Amount of Fire Fund at the end of the Year, as per Balance Sheet - - - - -	-		-	725,000	–	–
£.	817,888	19	–	725,000	–	–	£.	817,888	19	–	725,000	–	–

NORTHERN ASSURANCE COMPANY—*continued.*

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Brought forward from last year	130,146	–	2	Amount transferred to Fire Fund, in terms of Resolution of General Meeting, held 8th June 1888	50,000	–	–
Profit on Fire Account of 1888	60,934	14	1	Dividend and Bonuses, declared 8th June 1888	45,000	–	–
Balance of Interest Account, after deducting the Amounts due to the Life, Annuity, and Staff Funds respectively	61,256	2	5	Dividend, declared 15th November 1888	30,000	–	–
Profit on Investments realised	1,715	9	3	Income Tax	4,344	14	3
Transfer Dues	57	2	6	Allowances to retired Officers of the Company	2,008	18	–
				Company's moiety of Assurance Premiums of Staff	892	18	5
				Agents' Balances irrecoverable	753	7	10
				Loss on Exchange	809	19	1
				Balance at Credit of this Account, as per Balance Sheet	120,299	10	10
£.	254,109	8	5	£.	254,109	8	5

BALANCE SHEET

Of the Northern Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up				300,000	–	–
Fire Fund				725,000	–	–
Proportion of Fire Premiums set aside to meet liability under Current Policies				205,194	6	–
Life Assurance Fund:						
Non-participation Branch				279,175	9	11
Participation Branch				1,853,754	13	–
Annuity Fund				86,548	16	10
Staff Pension Fund				5,532	18	10
Fletcher Trust Fund				5,532	18	10
Balance at the credit of Profit and Loss Account				120,299	10	10
				3,581,038	14	1
Outstanding Life Claims	38,896	19	2			
Unclaimed Surrender Values	4,736	9	5			
Outstanding Fire Losses	57,698	10	4			
Outstanding Charges	6,682	5	11			
Bills payable, being Drafts by distant Agencies not arrived at maturity	19,139	13	2			
Due to other Companies and Agents	24,022	1	–			
Shareholders' Dividends unclaimed	1,480	12	7			
				152,656	11	7
£.				3,733,695	5	10

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	204,712	18	1
Mortgages on Property out of the United Kingdom	148,276	15	11
(Viz., in Australia, under the direction of the Local Board at Melbourne.)			
Loans:			
Parochial and other Public Rates	294,942	19	10
Life Interests	67,439	15	10
Reversions	53,786	16	2
Debentures, Preference Stocks and Shares of Railway and other Companies	6,625	3	5
The Company's Policies	108,636	12	7
Personal Security	4,065	7	3
Investments:			
British Government Securities	202,591	8	10
Indian and Colonial Government Securities	317,643	19	2
Indian and Colonial Provincial Securities	148,083	12	1
Indian and Colonial Municipal Securities	438,578	3	3
Foreign Government Securities	302,610	7	7
Foreign Provincial Securities	32,776	6	–
Foreign Municipal Securities	66,517	13	5
Railway and other Debentures and Debenture Stocks	83,675	10	8
Railway and other Preference and Guaranteed Stocks	285,894	2	11
Railway Ordinary Stock	131,255	17	11
Gas and Water Companies' Stocks	105,769	15	4
Rent-charges	67,139	–	7
House Property	218,909	14	11
Freehold Ground Rents	52,592	6	4
Life Interests	2,120	10	11
Reversions	105,276	13	11
Bills receivable, being Remittances not arrived at maturity	20,255	–	1
Due from other Companies and Agents	148,524	4	1
Outstanding Premiums	15,043	12	7
Outstanding Interest and Dividends	5,932	13	1
Interest accrued but not payable	38,965	14	2
Cash in the hands of Bankers:			
On Deposit	1,875	–	–
On Current Account	52,814	12	4
Stamps on hand	260	2	10
Cash in hand	102	13	9
£.	3,733,695	5	10

H. J. Lubbock, Chairman.
A. H. Goschen, } Directors.
E. Chaplin, }
Jas. Valentine, General Manager.

CUSTOMS ANNUITY AND BENEVOLENT FUND.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Customs Annuity and Benevolent Fund, for the Year ended 5th January 1889.

	£.	s.	d.
Amount of Funds at the beginning of the Year	603,253	10	9
Premiums	11,665	6	4
Interest and Dividend	24,805	–	11
Timber-measuring, &c.	2,547	13	3
Consideration for Annuities from Life Losses	1,223	–	–
Amount from Life Losses, &c., in Trust for Life Claimants	2,309	3	8
Amount from Life Losses, &c., in Trust for Minors	10,556	3	–
£.	656,359	17	11

	£.	s.	d.	£.	s.	d.
Claims under Policies (no Re-assurances):						
Original Insurances	18,068	16	8			
Bonus Additions	13,736	17	4			
				31,805	14	–
Surrenders				317	18	–
Annuities				2,014	9	10
Expenses of Management				1,468	1	11
Income Tax				555	5	4
Dividends to Life Claimants				3,129	6	9
„ Minors				678	10	1
Benevolent Grants				101	1	8
Amounts paid on Death of Life Claimants				8,640	8	8
Amounts paid out of Minors' Accounts				4,132	7	7
Amount of Funds at the end of the Year, as per Second Schedule				603,516	14	1
£.				656,359	17	11

BALANCE SHEET

Of the Customs Annuity and Benevolent Fund, on the 5th January 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance Fund	489,233	17	3			
Reserve Timber Fund	1,000	–	–			
Money in Trust for Life Claimants	91,588	3	11			
Money in Trust for Minors	21,694	12	11			
Total Funds, as per First Schedule				603,516	14	1
Annuities due, not paid				533	13	11
Dividends to Life Claimants due, not paid				727	14	9
Dividends to Minors due, not paid				321	14	8
Life Claim, not settled				4,193	5	7
£.				609,293	3	–

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	489,446	11	–
Investments in British Government Securities	69,492	6	8
„ Indian Government Securities	21,635	2	–
Agents' Balances, Premiums	2,976	10	–
„ Timber-measuring	1,885	14	6
Cash in Hand and on Current Account	16,656	7	5
Ledger Balances	200	11	5
Foulmire Estate, Mortgage foreclosed	7,000	–	–
£.	609,293	3	–

J. B. Keene, President.
R. C. Hallowes, } Directors.
Jas. Fleming, }
A. S. Elgood, Secretary.

CO-OPERATIVE INSURANCE COMPANY LIMITED.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Co-operative Insurance Company Limited, for the Year ending 31st December 1888.

LIFE INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Life Insurance Fund at the beginning of the Year	646 13 2	Commission	57 14 6
Premiums (no Re-insurances)	963 16 1	Expenses of Management	300 6 6
Interest and Dividends	37 12 2	Amount of Life Insurance Fund at the end of the Year, as per Balance Sheet	1,511 8 7
Assignment Fee	– 1 –		
Balance from Profit and Loss Account	221 7 2		
£.	1,869 9 7	£.	1,869 9 7

FIRE INSURANCE ACCOUNT.

	£. s. d.	£. s. d.		£. s. d.	£. s. d.
Amount of Fire Insurance Fund at the beginning of the Year:			Losses by Fire, after deduction of Re-insurances		1,245 2 6
Unearned Premiums	1,774 10 –		Expenses of Management		1,549 12 1
Balance	3,985 1 10	5,759 11 10	Commission		488 12 –
Premiums received, after deduction of Re-insurances		6,138 17 –	Amount of Fire Insurance Fund at the end of the Year, as per Balance Sheet:		
			Unearned Premiums	1,870 11 11	
			Balance	6,744 10 4	8,615 2 3
£.		11,898 8 10	£.		11,898 8 10

FIDELITY GUARANTEE ACCOUNT.

	£. s. d.	£. s. d.		£. s. d.	£. s. d.
Amount of Fidelity Insurance Fund at the beginning of the Year:			Claims under Fidelity Guarantee Policies (no Re-insurances)		225 – 5
Unearned Premiums	272 5 5		Expenses of Management		214 14 –
Balance	13 6 10	285 12 3	Commission		15 – 1
Premiums (no Re-insurances)		786 5 11	Amount of Fidelity Insurance Fund at the end of the Year, as per Balance Sheet:		
			Unearned Premiums	270 15	
			Balance	346 8 8	617 3 8
£.		1,071 18 2	£.		1,071 18 2

CO-OPERATIVE INSURANCE COMPANY LIMITED—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance of last Year's Account - - -				630	19	2
Income from Investments :						
Interest and Dividends - -	922	16	3			
Rents, after deduction of Expenses of Property - -	43	6	3			
	966	2	6			
Less carried to Life Insurance Account - -	37	12	2			
				928	10	4
Agency Commission - - - - - -				232	19	–
£.				1,792	8	6

	£.	s.	d.
Dividends to Shareholders for 1887 - -	614	7	3
Benevolent Grants - - - - - -	8	8	–
Income Tax - - - - - - - -	56	18	9
Loss realised in Life Insurance Account -	221	7	2
Office Furniture and Fixtures - - -	156	7	7
Written off House Property - - - -	50	–	–
Balance, as per Balance Sheet - - -	684	19	9
£.	1,792	8	6

BALANCE SHEET

Of the Co-operative Insurance Company Limited, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital, in Shares of 1 *l.* each - - - -	31,855	–	–			
Less Amount uncalled -	25,484	–	–			
4 *s.* per Share called up -	6,371	–	–			
Credited in excess of 4 *s.* per Share - - - - - -	5,954	–	–			
				12,325	–	–
General Reserve Fund - - - - -				3,332	7	8
Life Insurance Fund - - - - -				1,511	8	7
Fire Insurance Fund - - - - -				8,615	2	3
Fidelity Insurance Fund - - - -				617	3	8
Profit and Loss - - - - - -				684	19	9
				27,086	1	11
	£.	s.	d.			
Outstanding Fire Losses - -	292	3	6			
Outstanding Fidelity Losses -	149	9	11			
Agents' Credit Balances - -	344	7	1			
Premium Accounts, Credit Balances	174	9	11			
Premiums owing to Fire Offices -	543	8	7			
Income Tax - - - - -	50	5	8			
Expenses - - - - - -	9	15	–			
Unclaimed Dividend - - - -	9	6	6			
				1,573	6	2
£.				28,659	8	1

ASSETS.	£.	s.	d.	£.	s.	d.
By Mortgages on Property within the United Kingdom - - - - - - - -				2,800	–	–
Investments :						
Lancashire and Yorkshire Railway Guaranteed 6 per Cent. Stock - - -	1,801	11	6			
London, Brighton, and South Coast Railway 5 per Cent. Preference Stock - -	1,500	–	–			
Manchester, Sheffield, and Lincolnshire Railway 5 per Cent. Preference Stock, 1872	1,432	10	–			
Glasgow and South Western Railway 4 per Cent. Preference Stock - - -	263	5	–			
House Property at Longsight	1,350	–	–			
Blackburn Corporation Stock	1,000	–	–			
Shares in Co-operative Wholesale Society - - -	200	–	–			
Shares in Co-operative Printing Society - - -	200	–	–			
Shares in Rochdale Land and Building Company - -	30	–	–			
Shares in Co-operative Newspaper Society - - -	20	–	–			
Shares in Co-operative Farming - - - - - -	–	10	–			
				7,797	16	6
Loans upon Personal Security :						
Co-operative Printing Society - - -				1,000	–	–
Agents' Debit Balances - - - -				178	17	11
Outstanding Premiums - - - - -				15	14	8
Outstanding Agency Premiums - - -				14	19	4
Cash at Co-operative Wholesale Bank:	£.	s.	d.			
On Deposit - - -	16,096	6	5			
On Current Account - -	612	1	6			
Cash in hand - - - - -	98	8	10			
				16,806	16	9
Losses Recovered but outstanding :						
Fire - - - - - -	5	–	5			
Fidelity - - - - -	40	2	6			
				45	2	11
£.				28,659	8	1

William Barnett, Chairman,
Titus Hall,
E. Vansittart Neale,
Thos. Wood,
} Directors.
James Odgers, Manager.

We have examined the books and vouchers, and the several securities for investments, of the Co-operative Insurance Company Limited, and hereby certify that the foregoing Accounts and Balance Sheet are correct.

11 February 1889.

Alfred Hackney,
James E. Lord,
} Auditors.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Colonial Mutual Life Assurance Society (Limited), for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	740,155	3	–	Claims under Policies (after deduction of Sums re-assured)				65,102	13	8
Premiums (after deduction of Re-assurance Premiums)	244,338	4	9	Surrenders				25,229	18	4
Consideration for Annuities granted	800	–	–	Annuities				872	2	11
Interest	52,466	6	11	Bonuses paid in Cash				465	11	11
				Commission				37,627	4	11
				Expenses of Management: (Specially for New Business.)						
				Medical Fees	9,627	15	4			
				Special Expenses for Extension and Supervision of Branches and Agencies	3,424	13	2			
				Advertising	2,766	3	5			
					15,818	11	11			
				General Expenses for New and Old Business	29,362	4	2			
								45,180	16	1
				Amount of Funds at the end of the Year, as per Second Schedule				863,281	6	10
£.	1,037,759	14	8	£.				1,037,759	14	8

BALANCE SHEET

Of the Colonial Mutual Life Assurance Society (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Assurance Fund, as per First Schedule	863,281	6	10	Mortgages on Property out of the United Kingdom				229,924	16	4
Claims admitted but not paid	4,396	14	4	Loans on the Company's Policies				85,208	7	1
				Investments:						
				Indian and Colonial Government Securities				11,550	–	–
				Railway and other Debentures and Debenture Stocks				1,200	–	–
				House Property (Freehold and Leasehold)				371,241	1	4
				Building Society Shares				2,851	3	3
				Loans upon Personal Security				16,338	–	3
				Agents' Balances				2,873	11	7
				Outstanding Premiums				27,413	10	4
				Outstanding Interest				17,069	19	1
				Office Property				13,501	5	9
				Cash:						
				On Deposit	51,725	–	–			
				In hand and on Current Account	36,781	6	2			
								88,506	6	2
£.	867,678	1	2	£.				867,678	1	2

Henry Plow Kane, Chairman.
H. Byron Moore, } Directors.
J. S. Elkington, }
Leslie J. Park, Acting General Manager.
T. Jaques Martin, Managing Director.

PEARL LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Pearl Life Assurance Company (Limited), for the Year ending 30th June 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	174,252	6	10
Premiums (no Re-assurances)	245,489	9	1½
Rents, Dividends, and Interest	7,215	1	7
Assignment Fees	21	19	8
Consideration for Annuity granted	175	–	–
£.	427,153	17	2½

	£.	s.	d.	£.	s.	d.
Claims under Policies (no Re-assurances)				94,116	5	5½
Surrenders				91	16	1
Surrender of Bonuses				7	6	11
Annuity paid				19	3	10
Commission and Salaries to Collectors and Superintendents for the Weekly Collection of Premiums				56,250	15	6
Management Expenses:						
Directors', Managers', and Clerks' Salaries	12,507	13	8			
Medical Fees	1,007	19	–			
Auditors' Fees	100	–	–			
Solicitors' Charges	230	15	8			
Printing and Stationery	2,475	16	6			
General Expenses	1,059	8	1			
Rent, Taxes, Gas, &c.	2,541	19	6			
Postage, Orders, Parcels and Policy Stamps	4,944	5	11			
Written off Fixtures and Furniture	214	19	9½			
Extension Expenses:—Being the amount expended for the Introduction of New Business of 155,263*l.* 19*s.* 3*d.* per annum	44,009	8	8½			
				69,092	6	10
Written off Securities				190	18	5
Dividends to Shareholders				293	4	–
Amount of Life Assurance Fund at the end of Year				207,092	–	2
£.				427,153	17	2½

II.—SICKNESS ASSURANCE ACCOUNT.

(No New Business has been taken in this Branch for the past 21 years.)

	£.	s.	d.
Sickness Assurance Fund at beginning of Year	271	10	9½
Premiums	23	2	4
Interest	11	5	–
£.	305	18	1½

	£.	s.	d.
Sick Pay	51	2	8
Surrenders	10	10	–
Sickness Assurance Fund at end of Year	244	5	5½
£.	305	18	1½

BALANCE SHEET

Of the Pearl Life Assurance Company (Limited), for the Year ending 30th June 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital; Capital Subscribed, 1,442 Shares of 5*l.* each.—Paid up thereon				3,092	–	–
Life Assurance Fund	207,092	–	2			
Sickness Assurance Fund	244	5	5½			
				207,336	5	7½
Due to Auditors				100	–	–
£.				210,528	5	7½

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				58,699	18	9
Investments:						
Colonial Government Securities	68,496	4	–			
City of London Corporation Bonds	1,001	14	6			
City of Glasgow Corporation Bonds	1,000	–	–			
City of Newcastle Corporation Bonds	1,000	–	–			
Dundee Corporation Bonds	1,000	–	–			
Huddersfield Corporation Bonds	1,000	–	–			
Leicester Corporation Bonds	990	–	–			
Preston Corporation Bonds	1,000	–	–			
Portsmouth Corporation Bonds	1,007	10	–			
Plymouth Debenture Bonds	1,050	–	–			
Reading Corporation Bonds	1,003	15	–			
River Tyne Commissioners	2,000	–	–			
Shields Corporation Bonds	1,000	–	–			
Southampton Corporation Bonds	982	10	–			
Stockton and Middlesboro' Corporation Bonds	1,612	10	–			
Sunderland Corporation Bonds	990	–	–			
West Derby Bonds	700	10	6			
London and North Western Railway Debenture Stock	3,710	15	6			
Freehold Ground Rents	6,715	10	–			
House Property	20,035	7	9			
Loans on Personal Security	2,481	2	6			
Loans on Company's Policies (within their Surrender Value)	202	5	6			
				118,979	15	3
Office Fixtures, Furniture, &c., at Head Offices, and Branches				4,060	–	–
Arrears of Premiums				17,282	19	2½
Collectors' Balances				2,723	13	11¼
Outstanding Dividends and Rents				2,021	16	5
Cash in hand and on Current Accounts at Bank				6,760	2	–¼
£.				210,528	5	7½

John Keene, Chairman.
James Roll, } Directors.
John S. Foster, } Directors.
P. J. Foley, Managing Director.

We have compared the Revenue Account above with the Books and Vouchers of the Company, and find it correct. We have also seen the Securities for the Investments specified in the Balance Sheet, which we consider a full and fair statement.

Pro *T. W. James* and
J. S. Parker, Public Accountant.
T. W. James.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society of the United States, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at beginning of the Year	17,524,508	10	2
Premiums	4,534,958	8	3
Consideration for Annuities granted	101,149	19	11
Interest, Dividends, and Rents	1,034,751	9	9
Gain in Valuation of Assets	57,040	19	9
£.	23,252,409	7	10

	£.	s.	d.	£.	s.	d.
Claims under Policies:						
By Death	1,345,976	16	10			
By maturity of Endowments	255,151	10	6			
				1,601,128	7	4
Surrenders				369,444	4	11
Annuities				35,827	11	5
Commissions				537,024	7	2
Expenses of Management:	£.	s.	d.			
Taxes	35,850	19	5			
Agency Expenses	242,201	16	7			
Other Expenses	213,766	6	4			
				491,819	2	4
Cash Bonuses to Policyholders				495,138	4	1
Dividends to Shareholders				1,458	6	8
Amount of Funds at the end of the Year, as per Second Schedule				19,720,569	3	11
£.				23,252,409	7	10

BALANCE SHEET

Of the Equitable Life Assurance Society of the United States, on 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up *	20,833	6	8
Assurance and Annuity Fund	19,699,735	17	3
Total Fund, as per First Schedule	19,720,569	3	11
Claims admitted (proofs not perfected)	80,039	15	1
£.	19,800,608	19	–

* Deposited at Albany, on interest.

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United States				5,276,462	16	10
Chilian Mortgage Bonds				69,534	7	6
Loans on the Society's Policies, being the Amount of the Balance of the Year's Premiums, when paid semi-annually or quarterly, deductible from Amount assured in case of Claim				361,713	6	8
Investments:						
United States Bonds				135,122	10	–
Other Government Bonds, comprising—	£.	s.	d.			
Cape of Good Hope	10,801	9	2			
Canton of Geneva	4,097	14	2			
Wurtemburg	15,149	15	10			
Hungarian	19,321	9	2			
Swedish	19,565	8	4			
				68,935	16	8
State Bonds				4,473	2	6
Montreal City and other Municipal Bonds				317,291	–	10
Other Marketable Bonds, including—	£.	s.	d.			
Railway Bonds	4,425,117	5	10			
Telegraph Bonds	243,750	–	–			
				4,668,867	5	10
Mercantile Trust Company's Stock				609,046	17	6
Telegraph Stock				71,541	13	4
Railway Stock				559,598	19	2
House Property (unencumbered)				3,810,393	11	8
Landed Property (unencumbered)				917,812	10	–
Loans secured by United States Municipal and other Marketable Stocks and Bonds				171,875	–	–
Agents' Balances				274,074	17	1
Outstanding Premiums				70,614	7	6
Outstanding Interest, and Rents due and accrued				180,834	5	5
Cash:						
On Deposit (bearing Interest)				1,982,833	8	7
On hand and in process of transmission from Agencies (since received)				249,583	1	11
£.				19,800,608	19	–

In these statements the dollar has been taken at 4 *s.* 2 *d.*

James W. Alexander, President, *pro tem.*
Saml. Borrowes, Director.
Louis Fitzgerald, Director.
G. W. Phillips, Actuary.

SCOTTISH IMPERIAL INSURANCE COMPANY.

FIRE BUSINESS LIQUIDATION ACCOUNT of the Scottish Imperial Insurance Company, for Year ending 31st December 1888.

	£.	s.	d.
Allowances by Alliance Assurance Company in connection with transfer of Fire Business	222	6	8
£.	222	6	8

	£.	s.	d.
Fire Losses prior to 1st February 1883	59	3	6
Balance, as per First Schedule attached	163	3	2
£.	222	6	8

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Scottish Imperial Insurance Company, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	302,218	10	10
Premiums (after deduction of Re-assurance Premiums)	52,010	18	10
Interest and Dividends *	11,071	3	8
Profit on Securities realised	1,649	4	6
Balance of Sums carried during the Year to the Shareholders' Fund, as per foregoing Account	163	3	2
£.	367,113	1	–

	£.	s.	d.	£.	s.	d.
Claims :						
By Deaths	23,866	18	8			
Bonus Additions	1,648	18	7			
				25,515	17	3
By Endowments	619	13	11			
Bonus Additions	54	17	6			
				674	11	5
Surrenders				2,557	5	2
Annuities				204	6	10
Commission				3,658	10	3
Expenses of Management				6,999	11	6
Bonus to Policyholders taken in Cash				736	2	4
Dividend to Shareholders :						
Annual Interest and Allowances				3,900	–	–
Annual Payment from Profits ascertained at last Quinquennial Valuation				475	–	–
Income Tax				270	9	7
Amount of Funds at the end of the Year, as per Second Schedule				322,121	6	8
£.				367,113	1	–

* No allowance has been credited to interest on account of the Company's unoccupied building ground.

BALANCE SHEET

Of the Scottish Imperial Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up	50,000	–	–
Shareholders' Reserve and Dividend Fund	11,460	14	11
Life Assurance Fund	260,660	11	9
Total Funds, as per First Schedule	322,121	6	8
Claims admitted (or intimated) but not paid	2,091	1	7
Dividends unpaid	28	2	10
£.	331,240	11	1

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				56,850	9	1
Loans on Company's Policies (within their Surrender Values)				16,369	2	8
Investments :						
Heritable Property (in West George-street, in Sauchiehall-street, and in North Albion-street, Glasgow)				57,185	2	7
Feu Duties and Ground Rents				67,948	18	2
New Zealand 4 per Cent. Inscribed Stock				1,960	14	4
Railway Debenture Bonds				3,000	–	–
Railway Preference Stocks				40,258	12	8
Montreal Harbour Bonds				410	19	2
Montreal Corporation Bonds				5,789	6	6
Montreal Corporation Stock				2,227	7	11
Toronto Corporation Bonds				8,894	17	3
Land Company's Debentures				2,000	–	–
School Board Bonds				47,000	–	–
Deposit in Colonial Bank for fixed Period				2,000	–	–
Premiums in course of collection (days of grace running)				13,335	–	10
Cash.						
In hand	36	3	10			
On Current Account at Bankers	1,458	2	9			
				1,494	6	7
Remittance Bills				1,566	7	8
Interest accrued but not due				2,204	13	6
Furniture of Head Office and Branches				744	12	2
£.				331,240	11	1

Alexander Drew, Chairman.
Leonard Gow, Director.
Michael Balmain, Director.
T. Wilkinson Watson, Manager.

SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Temperance Life Assurance Company (Limited), for the Year ending 31st December 1888.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				25,501	2	–
Premiums	24,719	14	10			
Less Re-assurances	829	14	–			
				23,890	–	10
Consideration for Annuity				60	–	–
Interest and Dividends				1,133	6	–
£.				50,584	8	10

	£.	s.	d.	£.	s.	d.
Claims under Life Policies:						
Paid	1,144	1	3			
Outstanding	550	–	–			
				1,694	1	3
Annuities				74	9	4
Surrenders				308	13	3
Bonus Surrenders				29	10	3
Abstainers' Section—Abatement on Premiums				992	16	5
Commission				1,222	4	8
General Expenses of Management at Head Office and Branches	5,107	11	8			
Medical Fees	618	9	9			
Policy Stamps	94	8	3			
				5,820	9	8
Income Tax				29	18	3
Proportion of Life Assurance Surplus transferred to Accident and General Revenue Account				648	13	5
Amount of Life Assurance Fund at the end of the Year				39,763	12	4
£.				50,584	8	10

ACCIDENT AND GENERAL REVENUE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance from last Year				2,098	3	11
Accident Premiums	2,534	16	3			
Less Re-assurances	36	1	2			
				2,498	15	1
Interest and Dividends				929	17	7
Sundry Fees and Transfers				15	18	–
Proportion of Surplus of Life Assurance Fund				648	13	5
Profit on Issue of Balance of Share Capital				1,251	–	–
£.				7,442	8	–

	£.	s.	d.	£.	s.	d.
Claims under Accident Policies:						
Paid	1,378	11	6			
Outstanding	120	–	–			
				1,498	11	6
Abstainers' Section—Abatement on Premiums				137	13	–
Commission				283	11	2
General Expenses of Management at Head Office and Branches	487	5	8			
Written off Furniture Account	48	3	2			
				535	8	10
Income Tax				38	10	11
Dividend to Shareholders				1,012	10	–
Balance carried forward				3,936	2	7
£.				7,442	8	–

BALANCE SHEET

Of the Scottish Temperance Life Assurance Company (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Capital paid up on 100,000 *l.* Shares				25,000	–	–
Life Assurance Fund	39,763	12	4			
Balance at Credit of Accident and General Revenue Account	3,936	2	7			
				43,699	14	11
Unclaimed Dividends				12	18	10
Life Claims outstanding	550	–	–			
Accident Claims outstanding	120	–	–			
				670	–	–
Sundry Creditors, including Commission on outstanding Premiums				400	–	–
£.				69,782	13	9

ASSETS.	£.	s.	d.	£.	s.	d.
Investment in India Government Stock				19,879	–	–
Investment in Foreign Government Stock				1,021	5	–
Loans on Stocks and Shares				2,439	10	
Mortgages on Heritable Property within the United Kingdom				17,305	–	–
Deposits with Investment Companies				16,300	–	–
Ground Annuals and Feu Duties				887	9	11
Loans on Personal Security				1,589	8	6
Loans on Reversions	150	–	–			
Reversions	736	19	1			
				886	19	1
Loans on the Company's Policies				271	2	7
Agents' and Branch Balances				6,398	9	10
Outstanding Premiums				1,765	19	5
Interest accrued but not due				355	3	2
Cash:						
On Current Account	171	6	5			
On hand	78	12	–			
				249	18	5
Furniture at Head Office and Branches				433	7	10
£.				69,782	13	9

John Wilson, Chairman.
Alexander Allan, Director.
Geo. Macfarlane, Director.
Adam K. Rodger, Secretary.

I certify that I have examined the accounts, of which the foregoing is an abstract, and that they are sufficiently vouched. The above abstract contains a correct summary of the receipts and payments for the year ending 31st December 1888, and the Balance Sheet is full and fair, exhibiting a true statement of the Company's affairs at that date. The security documents have been exhibited to me.

Glasgow, 26 February 1889.

John Gourlay, C.A.

LONDON AMICABLE ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Amicable Assurance Society (Limited), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				21,376	2	10
Premiums:						
Single	4,716	13	10			
Annual	3,802	18	5			
	8,519	12	3			
Less Re-assurance Premiums	410	7	8			
				8,109	4	7
Consideration for Annuities granted				2,045	5	–
Interest and Dividends				735	18	2
Profit on Investments				366	9	3
Assignment Fees				1	5	–
£.				32,634	4	10

	£.	s.	d.	£.	s.	d.
Annuities				892	12	–
Commission				48	1	7
Expenses of Management	1,541	–	2			
Amount written off Office Fittings and Furniture, and Stationery and Printing	114	2	2			
				1,655	2	4
Amount of Life Assurance Fund at 31st December 1888, as per Fourth Schedule				30,038	8	11
£.				32,634	4	10

II.—ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.	£.	s.	d.
Premiums	670	10	3			
Less Re-assurance Premiums	42	3	3			
				628	7	–
Premium on Shares				4	5	–
Interest and Dividends				464	8	–
Profit on Investments				147	–	–
£.				1,244	–	–

	£.	s.	d.	£.	s.	d.
Claims under Accident Policies				12	–	–
Commission				46	2	10
Expenses of Management	264	2	7			
Amount written off Office Fittings and Furniture, and Stationery and Printing	142	–	7			
				406	3	2
Amount of Accident and General Assurance Fund at 31st December 1888, as per Fourth Schedule				373	10	–
Balance carried forward, as per Fourth Schedule				406	4	–
£.				1,244	–	–

BALANCE SHEET

Of the London Amicable Assurance Society (Limited), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital:									
Authorised	400,000								
Subscribed	45,800	–	–						
Uncalled	34,350	–	–						
Paid up				11,450	–	–			
Life Assurance Fund				30,038	8	11			
Accident and General Assurance Fund				373	10	–			
							41,861	18	11
Balance of Accident and General Revenue Account							406	4	–
Sundry Creditors (Income Tax, &c.)							631	10	7
Premiums received in advance							150	–	–
£.							43,049	13	6

ASSETS.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom							2,675	–	–
Investments:									
Bank of England Stock (Government Deposit)							20,370	–	–
Colonial Government Securities							526	–	–
Railway and other Debentures and Debenture Stock							3,486	–	–
Preference Shares							1,611	–	–
Loans on Personal Security (with Mortgage of Life Policies)							4,135	7	11
Loans on Life Interests and Reversions							1,517	17	2
Agents' Balances							203	12	11
Outstanding Premiums (since paid)							294	–	4
Interest accrued but not due							254	12	3
Cash:									
On Deposit				4,000	–	–			
On Current Account, in hand, and at Branches				2,241	2	11			
							6,241	2	11
Extension Expenses				–		–	750	–	–
Office Fittings and Furniture, Head Office and Branches				756	4	6			
Stationery and Printing				484	18	3			
				1,241	2	9			
Less Amount written off Office Fittings and Furniture	60	4	6						
Less Amount written off Stationery and Printing	195	18	3						
				256	2	9			
							985	–	–
£.							43,049	13	6

Richard Crawley, Chairman.
G. H. Hopkinson, Director.
Reginald J. Mure, Director.
Walter Wieland, Secretary.

We have examined and compared the above Revenue Account and Balance Sheet with the books, vouchers, and securities referred to therein, and we hereby certify the same to be correct.

On behalf of the Policyholders,
George Williams,
Fellow of the Institute of Chartered Accountants.
On behalf of the Shareholders,
A. Lowes Dickinson,
Chartered Accountant and Fellow of the Institute of Actuaries.
} Auditors.

13 March 1889.

REFUGE ASSURANCE COMPANY (LIMITED).

STATEMENTS of ACCOUNT for the Year ending 31st December 1888.

Under the provisions of the Articles of Association a Valuation was to be made on the 31st December 1887 and separate Funds were to be set apart for the Liabilities of the Ordinary and Industrial Branches respectively, as from that date. The following Statement shows the distribution that has been made:—

	£.	s.	d.	Ordinary Branch:	£.	s.	d.
Total Amount of Assets, as on 31st December 1887	179,414	17	–	Amount transferred to meet Life Assurance and other Contracts	10,204	–	10
				Industrial Branch:			
				Amount transferred to meet Life Assurance and other Contracts	119,210	16	2
				Amount transferred for Shareholders' Capital	50,000	–	–
£.	179,414	17	–	£.	179,414	17	–

In reply to inquiries the Actuary states:—
"The valuation in question was arrived at by going through the books and ascertaining—
"(i.) Amounts received in the Ordinary Business.
"(ii.) Claims paid in respect thereof.
"(iii.) Management expenses.
"and the amount remaining was the sum transferred to the Ordinary Branch Fund."

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Ordinary Branch), for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year (as shown by the preceding Statement)				10,204	–	10	Claims under Life Policies (after deduction of Sums re-assured)	4,146	17	2
Premiums (after deduction of Re-assurance Premiums):							Surrenders	116	2	4
New Premiums	8,807	9	6½				Commission	1,009	4	–
Renewals	4,986	12	9				Expenses of Management	370	4	–
				13,794	2	3½	Amount of Life Assurance Fund, as per Fourth Schedule	18,831	5	7½
Interest				475	10	–				
£.				24,473	13	1½	£.	24,473	13	1½

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Ordinary Branch), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	18,831	5	7½	Mortgages on Property within the United Kingdom	3,525	–	–
				Loans on Municipal and other Rates	10,000	–	–
				House Property	2,250	–	–
				Outstanding Premiums	525	10	5
				Cash on Current Account at Bankers	2,415	5	–
				In hand	115	10	2½
£.	18,831	5	7½	£.	18,831	5	7½

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Refuge Assurance Company, Limited (Industrial Branch), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Shareholders' Capital	50,000	–	–	Claims under Life Policies				189,075	19	9
				Agents' Commission				108,374	6	10
Amount of Life Assurance Fund at the beginning of the Year (as shown by the preceding Statement)	119,210	16	2	Management Expenses:						
				Salaries: Superintendents, Agents, &c.	41,795	18	7½			
	169,210	16	2	New Business: Special Charges for Procuration	76,415	11	2¼			
				Directors' Fees	890	8	–			
				Clerks', &c. Salaries	6,880	3	7			
Premiums	483,405	4	8	Printing and Stationery	3,255	–	3			
				Policy Stamps	3,823	12	4			
				Rents, Rates, and Taxes	4,154	5	2½			
Rents and Interest	6,275	4	–½	Postage, Parcels, &c.	1,976	17	8¼			
				Incidental Expenses	267	11	9			
				Travelling Expenses	2,471	6	4½			
				Solicitors' Fees	121	8	–			
				Medical Fees	1,288	2	–			
								143,340	5	–
				Returned Premiums				1,905	12	11½
				Dividend to Shareholders				2,500	–	–
				Amount transferred to Sick Assurance Account				94	3	3½
				Amount of Funds, as per Fourth Schedule				213,600	17	–½
£.	658,891	4	10½	£.				658,891	4	10½

II.—SICK ASSURANCE ACCOUNT.

[No New Business transacted for many Years.]

	£.	s.	d.		£.	s.	d.
Premiums	100	5	4	Claims under Sick Policies	188	12	7
Amount transferred from Life Assurance Account	94	3	3½	Commission	5	16	–½
£.	194	8	7½	£.	194	8	7½

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Industrial Branch), on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
				Investments:			
Shareholders' Capital	50,000	–	–	Mortgages on Property within the United Kingdom	16,000	–	–
				Loans on Municipal and other Rates	119,805	2	9
				House Property	19,428	–	–
Assurance Fund	163,600	17	–½	Furniture and Fixtures	7,214	11	4
				Loans on Personal Security	2,682	2	–½
				Agents' Balances	1,673	9	9½
				Outstanding Premiums	27,347	–	11
				Cash:			
				On Deposit	4,770	–	–
				On Current Account at Bankers	12,482	19	11
				In hand	2,197	10	3½
£.	213,600	17	–½	£.	213,600	17	–½

William Proctor, F.S.S., Chairman and Manager.
Henry Adams, } Directors.
Henry Thornton, }
Robt. Moss, Secretary.
T. J. C. L. Bordman, LL.D., F.S.S., Actuary.

We hereby certify the correctness of these accounts, and we are well satisfied with the manner in which the books and accounts are kept. We have also examined the whole of the securities, which we find in perfect order. In addition to the Ordinary and Industrial Funds of 18,831 *l.* 5 *s.* 7½ *d.* and 213,600 *l.* 17 *s.* 0½ *d.* respectively, there is uncalled upon shares allotted the sum of 50,000 *l.*, making the total assets 282,432 *l.* 2 *s.* 8 *d.*

Chas. Hadfield, } Auditors.
Robt. Hopewell, }

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Metropolitan Life Assurance Company, for Year from 31st December 1887 to 31st December 1888.

		£.	s.	d.
Amount of Funds at this date - - -		102,589	10	–
Premiums (after deduction of Re-assurances)		28,693	13	1
Consideration for Annuities granted - -		91	16	9
Interest and Dividends (received and accrued)		4,168	5	3
Transfer and Assignation Fees - - -		28	–	–
	£.	135,571	5	1

	£.	s.	d.	£.	s.	d.
Claims under Policies, paid and outstanding (after deduction of Sums re-assured) - -				7,170	7	8
Surrenders - - - - - - - -				1,164	6	3
Annuities - - - - - - - -				1,238	2	–
Commission, paid and outstanding - - -				1,688	11	6
Expenses of Management, paid and outstanding, viz.:						
Advertising, Printing, and Stationery - - -	450	9	5			
Expenses at Head Office and Branches - - -	5,593	13	1			
Medical Officers' Fees -	437	15	6			
Directors' Fees - - -	420	–	–			
				6,901	18	–
Dividends to Shareholders - - - -				1,440	–	–
Income Tax - - - - - - - -				67	14	–
Amount of Funds at 31st December 1888, as per Second Schedule - - - - -				115,900	5	8
£.				135,571	5	1

BALANCE SHEET

Of the Scottish Metropolitan Life Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up - - - -	24,000	–	–
Life Assurance Fund - - - - - -	91,900	5	8
This amount is in excess of the sum required to be carried to the Life Assurance Fund in terms of the Articles of Association of the Company.			
TOTAL Funds - -	115,900	5	8
Claims admitted but not yet paid - - -	300	–	–
Unclaimed Dividends - - - - - -	1	7	–
Other Sums owing by the Company - -	289	3	11
Expenses of Management incurred but not yet paid.			
£.	116,490	16	7

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -				41,291	11	7
Investments:						
Colonial Companies' Debentures - - - -	2,000	–	–			
Railway Stocks:						
North Eastern Consols -	4,656	2	–			
London and North Western Ordinary - - -	4,796	10	–			
Feu Duties - - - -	1,005	–	–			
House Property - - -	13,600	–	–			
				26,057	12	–
Loans on Life Interests and Reversions - - -				24,762	8	9
Ditto Stocks and Shares - - - -				2,297	5	9
Ditto Policies (within Surrender Value) -				2,516	14	4
Ditto Personal Security - - - -				394	7	11
Ditto Local Rates, &c. - - - -				3,286	4	5
Outstanding Premiums, Agents' and other Balances - - - - - - -				7,214	17	5
Outstanding and accrued Interest - - -				686	8	4
Furnishings, Head Office and Branches - -				1,187	15	8
Cash in Bank:						
On Deposit Receipt - -	3,000	–	–			
On Current Account - -	3,682	10	11			
Cash in hand - - - -	112	19	6			
				6,795	10	5
£.				116,490	16	7

D. Scott Moncrieff, Director.
John Alex. Reid, Director.
J. W. Dunn, Director.
Wm. Gibson Bloxsom, Manager.

We hereby certify (first) that we have examined and audited the Accounts of the Scottish Metropolitan Life Assurance Company for the year to 31st December 1888; (second) that the foregoing Revenue Account contains a correct summary of the Receipts and Payments for the year; and (third) that the above Balance Sheet exhibits a true statement of the Company's affairs as at 31st December 1888, as appearing in the Company's books. We have also inspected the various Securities, and have found them to be in order.

Edinburgh, 21 February 1889. *Scott Moncrieff, Thomson & Shiells*, C.A., Auditors.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Metropolitan Life Assurance Company, made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1888.

II.

The principles upon which the valuation is made are as follows :—

The liability of the Company is ascertained by taking the present value of the sums assured at age at date of valuation, from which is deducted the value of the future net premiums, defined thus in the Articles of Association:—

> "By the 'net premiums' for an assurance according to any mortality table are meant the premiums that would exactly suffice to pay the sums assured, if there were no expenses of management, if the mortality among the lives assured exactly corresponded to that shown by the mortality table upon which the premiums are based, and the rate of interest realised on the investments were exactly equal to that used in the calculation of the premium. The premiums of this Company are so calculated that the net premium for the first year is less than the net premium in subsequent years, but is always in excess of the amount required to cover the risk for the first year, and, consequently, the net premium to be reserved in future years is proportionately higher than if a uniform net premium had been adopted."

The premiums were assumed to fall due, one with another, six months after date of valuation.
Lives accepted at an addition to age were valued at a correspondingly increased age.
A full proportion of extra premiums for foreign residence is reserved for unexpired portion of risk.

The principles of valuation are determined by the Articles of Association, thus :—

> "The investigations into the affairs of the Company, in terms of the 'Life Assurance Companies Act, 1870,' and amendments thereto, shall be made once every five years, or at such shorter intervals as the Directors may prescribe ; and at these investigations, in valuing the liability of the Company under each policy, or class of policies, the same mortality table shall be made use of, and the same rate of interest assumed, as in calculating the premiums payable under such policy, or class of policies ; and, in taking credit for the present value of the future payments of premiums under such policy or policies, no part of the loading thereon shall be included, such loading being wholly reserved for future expenses and profits, but the net premium only, as before defined, shall be taken credit for in the valuation."

III.

The table of mortality used in the valuation of assurances was the Institute of Actuaries H^M Table ; in the case of annuities on single lives the Government Table (1829) was used ; and in the case of annuities on more than one life, the H^M Table was employed in conjunction with the Government Table. No table of mortality was used in valuing endowments.

IV.

The rate of interest assumed in the calculations was 4 per cent.

V.

The difference between the office premiums and net premiums (as above defined) is reserved for future expenses and profits ; this is equivalent to a loading of fully 13 per cent. on the gross premiums, or fully 15 per cent. on the net premiums. After deducting re-assurances, the actual annual income from this source is 3,948 *l.*, and its present value is 49,429 *l.*

VI.

CONSOLIDATED REVENUE ACCOUNT of the Scottish Metropolitan Life Assurance Company, for Period commencing 1st January 1886 and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds on 1st January 1886, the beginning of the Period - - - -	84,915	4	3	Claims under Policies, paid and outstanding (after deduction of Sums re-assured) - -				23,795	7	7
				Surrenders - - - - - - -				3,197	9	3
				Annuities - - - - - - -				3,956	6	4
				Commission - - - - - - -				4,719	13	10
Premiums (after deduction of Re-assurance Premiums) - - - - - -	81,125	12	5	Expenses of Management, paid and outstanding, viz. :						
Consideration for Annuities granted - -	1,208	5	9	Advertising, Printing, and Stationery - - -	1,525	19	1			
Interest and Dividends, received and accrued	11,122	2	1	Expenses at Head Office and Branches - -	17,828	4	4			
				Medical Officers' Fees -	1,374	9	–			
Transfer and Assignation Fees - - -	66	5	–	Directors' Fees - -	1,260	–	–			
								21,988	12	5
				Dividends to Shareholders - - - -				4,320	–	–
				Income Tax - - - - - - -				184	11	1
				Sinking Fund in connection with India 4 per Cent. Stock written off, the Stock having been sold - - - - - - - This sum is the amount of the Investments Sinking Fund, which was gradually accumulated to make up the premium at which the India 4 per Cent. Stock was purchased.				375	3	4
				Amount of Funds on 31st December 1888, the end of the Period, as per First Schedule -				115,900	5	8
£.	178,437	9	6	£.				178,437	9	6

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Metropolitan Life Assurance Company, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.		PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Institute of Actuaries HM Table; Interest, 4 per Cent. Annuities and Endowments by other Tables (*see* Heading No. III.).			
		Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.									
I.—WITH PARTICIPATION IN PROFITS.			£. s. d.	£. s. d.	£.	£.	£.	£.	£.
For Whole Term of Life:									
Uniform Premiums		1,825	613,567 8 –	16,912 11 4	15,114	247,289	243,141	215,313	31,976
Limited Payments		270	98,991 3 4	3,260 2 7	2,687	39,081	28,211	23,162	15,919
Increasing Premiums		46	17,600 – –	395 18 1	325	6,523	7,051	6,272	251
Endowment Assurances		408	94,560 15 –	3,432 15 10	2,839	46,128	41,502	33,710	12,418
Joint Lives		7	2,800 – –	126 9 2	99	1,467	1,494	1,166	301
Extra Premiums payable		–	–	255 11 10	–	–	–	–	71
TOTAL Assurances with Profits		2,556	827,519 6 4	24,383 8 10	21,064	340,488	321,399	279,623	60,936
II.—WITHOUT PARTICIPATION IN PROFITS.									
For Whole Term of Life:									
Uniform Premiums		42	30,962 10 –	1,150 7 11	1,047	14,433	13,725	12,432	2,001
Limited Payments		3	1,650 – –	72 2 8	64	721	669	597	124
Increasing Premiums		5	3,850 – –	86 14 –	74	1,543	1,775	1,512	31
Endowment Assurances		792	164,364 6 8	5,669 15 5	5,172	78,331	69,672	63,087	15,244
Temporary Assurances		59	25,386 3 4	434 16 10	383	1,147	1,041	909	238
Joint Lives and Life of Survivor		1	500 – –	20 – –	14	245	270	191	53
Survivorship Assurances		10	16,700 – –	125 6 10	91	1,007	959	706	301
Assurances against Issue		6	15,000 – –	–	–	300	–	–	300
Extra Premiums payable		–	–	88 3 3	–	–	–	–	27
TOTAL Assurances without Profits		918	258,413 – –	7,647 6 11	6,845	97,727	88,111	79,434	18,319
TOTAL Assurances		3,474	1,085,932 6 4	32,030 15 9	27,909	428,215	409,510	359,057	79,255
Deduct Re-assurances		–	70,950 – –	2,172 7 3	1,991	26,467	24,875	23,781	2,686
NET Amount of ASSURANCES		3,474	1,014,982 6 4	29,858 8 6	25,918	411,748	384,635	335,276	76,569
ENDOWMENTS.									
Premiums returnable		16	1,500 – –	73 5 6	65	1,027	734	664	363
Premiums non-returnable		1	100 – –	–	–	44	–	–	44
TOTAL Endowments		17	1,600 – –	73 5 6	65	1,071	734	664	407
ANNUITIES.	Per Annum.								
Immediate:	£. s. d.								
Single Lives	983 12 2	15	–	–	–	–	–	–	9,096
Joint Lives	259 – –	1	–	–	–	–	–	–	1,477
Deferred	50 – –	1	–	–	–	–	–	–	155
TOTAL Annuities - £.	1,292 12 2	17	–	–	–	–	–	–	10,728
TOTAL of the Results		3,508	1,016,582 6 4	29,931 14 –	25,983	412,819	385,369	335,940	87,704

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

VALUATION BALANCE SHEET of the Scottish Metropolitan Life Assurance Company, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) -	87,704	–	–	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule 2) -	91,900	5	8
Surplus - - - - - - -	4,196	5	8				
£.	91,900	5	8	£.	91,900	5	8

I hereby certify that the amount of the net liability of the Scottish Metropolitan Life Assurance Company to its policyholders, as at 31st December 1888, is 87,704 *l.*, and that the same has been ascertained in accordance with the principles laid down in the Articles of Association of the Company.

Edinburgh, 24 September 1889. *W. R. Macdonald*, Actuary.

In the Articles of Association of the Scottish Metropolitan Life Assurance Company it is provided by Clause 114 that "At each of the said periodical investigations the actuary of the Company shall certify to the trustees the amount of the then net liability of the Company to its policyholders, as brought out in the manner above provided; and it shall be the duty of the trustees, either by the production of a certificate by the auditor or auditors of the Company, or by the inspection of the securities on which the funds are invested, to see that the amount at the credit of the Life Assurance Fund of the Company is not less than the amount of the said net liability according to the actuary's certificate. When the trustees have so satisfied themselves, they shall affix a certificate to that effect to the Investigation Report and Balance Sheet of the Company."

In terms of the above provision, we hereby certify that the amount at the credit of the Life Assurance and Annuity Funds of the Scottish Metropolitan Life Assurance Company, as at 31st December 1888, is not less than 91,900 *l.* 5 *s.* 8 *d.*, being in excess of the amount of the net liability according to the actuary's certificate.

We have satisfied ourselves of this by the production of a certificate by the auditors of the Company.

James Howden, Trustee.
J. Hill Duncan, Trustee.
Dated this 27th day of September 1889. *Fred. John Young*, Trustee.

VIII.

Ordinary policies will share in the profits after the premiums at 4 per cent. compound interest amount to the sum assured.

IX.

(1.) The results of the valuation show that the total amount of the profit made by the Company i 4,196 *l.* 5 *s.* 8 *d.* This includes 4,030 *l.* 9 *s.* 1 *d.* brought forward from the previous valuation.

(2.) No distribution of profits has yet been made; and therefore

(3.) No specimens of bonuses can be given.

R. A. Robertson, Director.
William C. M'Ewen, Director.
And. Forrester, Director.
W. Gibson Bloxsom, Manager.
W. R. Macdonald, Actuary.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Metropolitan Life Assurance Company, on the 31st December 1888.

I.

The Company does not publish non-profit rates of premium for assurances for the whole term of life. Any such assurances appearing in the returns are either re-assurances from other Companies at their rates, or policies issued by this Company under special circumstances.

Annual Premiums for Assurance of £. 100, payable at Death, for the Whole Term of Life.
With Profits.

Age.	Annual Premium.			Age.	Annual Premium.		
	For Life.	Limited to 21 Payments.	Limited to 14 Payments.		For Life.	Limited to 21 Payments.	Limited to 14 Payments.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15	1 13 8	2 9 4	3 4 5	40	2 14 7	3 7 7	4 5 11
16	1 13 10	2 9 5	3 4 6	41	2 16 5	3 9 2	4 7 10
17	1 14 –	2 9 6	3 4 7	42	2 18 5	3 11 –	4 9 10
18	1 14 3	2 9 7	3 4 8	43	3 – 7	3 12 11	4 12 1
19	1 14 6	2 9 8	3 4 9	44	3 2 10	3 14 11	4 14 3
20	1 14 9	2 9 9	3 4 11	45	3 5 4	3 17 2	4 16 9
21	1 15 1	2 9 11	3 5 1	46	3 7 10	3 19 4	4 19 2
22	1 15 6	2 10 3	3 5 3	47	3 10 7	4 1 9	5 1 10
23	1 15 10	2 10 5	3 5 6	48	3 13 5	4 4 3	5 4 5
24	1 16 4	2 10 10	3 5 11	49	3 16 4	4 6 9	5 7 1
25	1 16 10	2 11 3	3 6 5	50	3 19 7	4 9 7	5 10 1
26	1 17 6	2 11 10	3 7 2	51	4 2 11	4 12 6	5 13 1
27	1 18 2	2 12 5	3 7 10	52	4 6 7	4 15 8	5 16 4
28	1 19 –	2 13 2	3 8 9	53	4 10 6	4 19 1	5 19 10
29	1 19 9	2 13 10	3 9 7	54	4 14 7	5 2 8	6 3 5
30	2 – 8	2 14 8	3 10 7	55	4 19 –	5 6 7	6 7 3
31	2 1 8	2 15 7	3 11 9	56	5 3 9	5 10 10	6 11 5
32	2 2 8	2 16 6	3 12 10	57	5 8 9	5 15 3	6 15 8
33	2 3 11	2 17 8	3 14 3	58	5 14 2	6 – 2	7 – 4
34	2 5 2	2 18 10	3 15 8	59	5 19 11	6 5 4	7 5 2
35	2 6 7	3 – 3	3 17 4	60	6 6 1	6 11 –	7 10 5
36	2 8 –	3 1 6	3 18 11	61	6 12 7	6 17 –	7 15 11
37	2 9 6	3 2 11	4 – 6	62	6 19 7	7 3 6	8 1 10
38	2 11 1	3 4 4	4 2 3	63	7 7 –	7 10 5	8 8 2
39	2 12 9	3 5 11	4 4 –	64	7 14 11	7 17 11	8 14 11

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date before mentioned, and the amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Assurances for the Whole Term of Life by uniform Premiums.

Age.	WITH PROFITS.			WITHOUT PROFITS.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
17 - - -	200 – –	3 15 –	—	—	—	—
18 - - -	1,000 – –	19 19 2	– 10 –	—	—	—
19 - - -	115 – –	2 – 4	—	—	—	—
20 - - -	600 – –	10 4 7	—	—	—	—
21 - - -	850 – –	16 1 3	– 5 –	—	—	—
22 - - -	500 – –	8 17 6	1 – –	—	—	—
23 - - -	2,200 – –	42 13 1	—	—	—	—
24 - - -	5,550 – –	99 14 3	—	—	—	—
25 - - -	5,276 – –	99 17 7	2 – –	—	—	—
26 - - -	6,305 14 –	116 19 5	1 18 9	—	—	—
27 - - -	5,810 – –	110 15 10	—	—	—	—
28 - - -	7,350 – –	147 15 10	3 – –	—	—	—
29 - - -	12,597 4 –	250 1 3	– 10 –	—	—	—
30 - - -	16,459 12 –	333 17 –	3 12 6	2,500 – –	44 3 4	—
31 - - -	18,650 – –	384 3 2	—	—	—	—
32 - - -	21,168 16 –	432 5 3	23 2 6	500 – –	13 18 4	—
33 - - -	26,350 – –	540 12 4	12 15 –	—	—	—
34 - - -	17,500 – –	367 8 4	7 3 4	—	—	—
35 - - -	19,421 8 –	423 17 9	8 15 –	—	—	—
36 - - -	19,202 – –	430 5 3	3 5 4	4,700 – –	95 13 –	—
37 - - -	25,118 – –	558 14 8	—	—	—	—
38 - - -	26,775 4 –	625 10 8	6 – –	—	—	—
39 - - -	35,233 16 –	846 19 7	36 5 –	—	—	—
40 - - -	28,349 12 –	700 5 1	2 5 –	2,250 – –	56 5 –	—
41 - - -	26,623 10 –	657 16 2	7 10 –	1,000 – –	22 8 4	—
42 - - -	29,113 12 –	762 5 –	12 17 6	500 – –	12 10 –	—
43 - - -	29,079 4 –	777 11 3	1 – –	3,000 – –	67 5 –	—
44 - - -	21,226 16 –	590 15 –	– 10 –	—	—	—
45 - - -	13,329 10 –	368 1 8	1 16 6	1,000 – –	28 4 2	—
46 - - -	17,650 – –	480 1 –	- -	500 – –	15 14 2	—
47 - - -	18,523 – –	540 6 –	—	—	—	—
48 - - -	20,775 – –	622 16 7	9 8 9	500 – –	16 12 6	—
49 - - -	21,550 – –	726 7 3	22 7 6	2,800 – –	104 5 1	—
50 - - -	16,240 – –	520 4 6	3 – –	250 – –	.9 17 1	—
51 - - -	9,550 – –	363 13 11	- -	1,400 – –	58 1 6	—
52 - - -	7,500 – –	247 15 4	—	—	—	—
53 - - -	10,700 – –	404 1 8	—	—	—	—
54 - - -	12,308 – –	491 7 7	—	—	—	—
55 - - -	17,900 – –	797 5 4	- -	300 – –	13 5 6	—
56 - - -	5,550 – –	256 14 6	- -	1,250 – –	48 2 6	—
57 - - -	9,306 – –	364 5 8	- -	1,200 – –	56 – 10	—
58 - - -	3,150 – –	136 19 4	- -	300 – –	14 2 –	—
59 - - -	3,200 – –	179 17 8	- -	150 – –	7 10 –	—
60 - - -	5,453 10 –	275 1 3	- -	812 10 –	60 18 9	—
61 - - -	3,000 – –	151 3 10	- -	400 – –	21 8 –	—
62 - - -	3,100 – –	168 3 10	- -	200 – –	12 15 2	10 – –
63 - - -	1,100 – –	54 19 7	- -	1,500 – –	95 13 9	—
64 - - -	700 – –	34 8 9	- -	1,300 – –	82 5 11	—
65 - - -	400 – –	30 3 –	- -	1,700 – –	120 8 4	—
66 - - -	200 – –	10 5 6	—	—	—	—
67 - - -	1,307 – –	79 17 6	- -	700 – –	55 13 4	—
68 - - -	- -	- - -	- -	200 – –	13 – –	—
69 - - -	200 – –	14 6 4	—	—	—	—
70 - - -	1,000 – –	112 10 –	—	—	—	—
71 - - -	1,250 – –	121 2 –	—	—	—	—
74 - - -	- -	- - -	- -	50 – –	4 6 4	—
£.	613,567 8 –	16,912 11 4	170 17 8	30,962 10 –	1,150 7 11	10 – –

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

Re-Assurances under Policies for the Whole Term of Life by uniform Premiums.

AGE.	RE-ASSURANCES WITH PROFITS.			RE-ASSURANCES WITHOUT PROFITS.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
24	1,000	15 12 6	—	—	—	—
28	200	3 13 6	—	—	—	—
29	1,000	18 7 6	—	—	—	—
32	1,000	20 7 6	17 - -	—	—	—
33	1,500	28 5 -	—	—	—	—
35	750	11 14 5	—	—	—	—
36	400	7 19 -	- -	4,000	82 - -	—
39	6,000	146 9 11	43 - -	—	—	—
40	1,500	38 3 4	—	—	—	—
42	1,000	28 - 5	—	—	—	—
43	4,500	118 17 6	- -	1,000	22 8 4	—
46	1,500	48 8 9	—	—	—	—
47	100	3 - -	—	—	—	—
48	2,000	59 10 -	—	—	—	—
49	4,500	158 18 9	11 5 -	—	—	—
51	500	16 19 2	—	—	—	—
53	1,000	41 15 5	3 15 -	—	—	—
54	5,300	201 17 8	—	—	—	—
55	8,000	374 8 4	—	—	—	—
56	1,000	35 10 -	—	—	—	—
59	500	26 15 10	15 15 -	—	—	—
60	1,250	68 19 1	—	—	—	—
62	500	30 7 11	—	—	—	—
65	- -	- - -	- -	1,450	105 4 2	—
70	500	51 15 -	—	—	—	—
£.	45,500	1,555 16 6	90 15 -	6,450	209 12 6	—

IV., V., and VI.

The total amount assured under classes of assurance business other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

Assurances other than for the Whole Term of Life by uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.		Total Ordinary Premiums Received.
		Ordinary.	Extra.	
ASSURANCES.				
I.—With Participation in Profits.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
For the Whole Term of Life:				
Limited Payments	98,991 3 4	3,260 2 7	45 10 7	24,136 18 5
Increasing Premiums	17,600 - -	395 18 1	- -	1,908 3 9
Endowment Assurances	94,560 15 -	3,432 15 10	34 3 7	19,707 15 4
Joint Lives	2,800 - -	126 9 2	5 - -	724 15 6
Total Assurances with Profits £.	213,951 18 4	7,215 5 8	84 14 2	46,477 13 -
II.—Without Participation in Profits.				
For the Whole Term of Life:				
Limited Payments	1,650 - -	72 2 8	- -	245 8 11
Increasing Premiums	3,850 - -	86 14 -	- -	241 12 -
Endowment Assurances	164,364 6 8	5,669 15 5	76 18 3	25,460 9 3
Temporary Assurances	25,386 3 4	434 16 10	- -	1,087 14 10
Joint Lives and Life of Survivor	500 - -	20 - -	- -	140 - -
Survivorship Assurances	16,700 - -	125 6 10	1 5 -	1,057 4 4
Assurances against Issue	15,000 - -	- -	- -	833 15 -
Total Assurances without Profits £.	227,450 10 -	6,408 15 9	78 3 3	29,066 4 4
ENDOWMENTS.				
Premiums returnable	1,500 - -	73 5 6	- -	374 13 9
Premiums non-returnable	100 - -	- -	- -	32 18 9
Total Endowments £.	1,600 - -	73 5 6	- -	407 12 6

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

RE-ASSURANCES under Policies other than for the Whole Term of Life by uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Total Ordinary Premiums Paid.
			Ordinary.	Extra.	
I.—WITH PARTICIPATION IN PROFITS.	£.	£.	£. s. d.	£. s. d.	£. s. d.
For the Whole Term of Life;					
Limited Payments	2,500	- -	185 11 –	- -	503 2 2
Increasing Premiums	300	- -	4 10 6	- -	4 10 6
Endowment Assurances	1,500	- -	48 15 10	- -	224 1 8
Joint Lives	1,000	- -	40 1 –	1 5 –	183 19 3
TOTAL Re-assurances with Profits - £.	5,300	- -	278 18 4	1 5 –	915 13 7
II.—WITHOUT PARTICIPATION IN PROFITS.					
Temporary Assurances	700	- -	7 17 11	- -	7 17 11
Survivorship Assurances	5,500	- -	28 2 –	- -	243 8 –
Assurances against Issue	7,500	- -	- -	- -	477 10 –
TOTAL Re-assurances without Profits - £.	13,700	- -	35 19 11	- -	728 15 11

VII.

The total amount of immediate annuities on lives.

IMMEDIATE ANNUITIES on Single Lives.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. s. d.		£. s. d.
44	2 10 –	71	20 – –
52	2 10 –	72	86 13 8
59	400 – –	75	33 – –
61	50 – –	76	260 – –
64	75 – –		
66	29 18 6		
67	24 – –	£.	983 12 2

VIII.

The amount of all annuities other than those specified under heading No. VII.

DESCRIPTION OF ANNUITY.	Amount of Annuity.	Consideration Money.
	£. s. d.	£. s. d.
Immediate Annuities on Joint Lives	259 – –	2,275 – –
Contingent Reversionary Annuities	50 – –	200 – –
£.	309 – –	2,475 – –

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested, at the close of each year during the period since the last investigation :—

	£. s. d.	
At 31st December 1886	4 7 8	per cent.
,, ,, 1887	4 7 6	,,
,, ,, 1888	4 6 11	,,

(*Note.*)

These rates of interest refer only to funds accumulated out of premiums, and do not include rates realised from investments under the head of capital account.

X.

Under ordinary whole life policies and endowment assurances, so long as not more than three premiums have been paid, no surrender value is given, but a minimum of 33 per cent. of each premium paid thereafter is returned should the assurer desire to discontinue the policy. In the case of endowments, where the premiums are non-returnable in the event of death, no surrender value is allowed ; where the premiums (without interest) are returnable in case of death, a surrender value would be allowed ; but it would be a matter for special arrangement, depending on the special circumstances of each case. The directors reserve power to increase or diminish the values to be allowed at any time.

R. A. Robertson, Director.
William C. M'Ewen, Director.
And. Forrester, Director.
W. Gibson Bloxsom, Manager.
W. R. Macdonald, Actuary.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED).

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the Scottish Economic Life Assurance Society, Limited, for Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at beginning of Year				6,526	19	7
Premiums received	7,900	1	1			
Less paid on Re-assurances	825	18	11			
				7,074	2	2
Consideration for Annuities				1,205	17	9
Interest and Dividends				204	16	–
Increased Value of Investments				1,122	15	10
Assignation Fees				7	15	–
£.				16,142	6	4

	£.	s.	d.	£.	s.	d.
Claims				4,054	10	4
Surrenders				417	10	6
Annuities				329	16	8
Commission				1,338	11	3
Ordinary Expenses of Management	5,032	13	9			
Extension Expenses written off	1,620	3	10			
Office Furniture written off	250	–	–			
				6,902	17	7
Amount of Life Assurance Fund at end of Year				3,099	–	–
£.				16,142	6	4

II.—ACCIDENT ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Accident Assurance Fund at beginning of Year				1,188	2	1
Premiums received	2,215	4	9			
Less paid on Re-assurances	17	14	9			
				2,197	10	–
Interest and Dividends				852	18	–
Transfer Fees				7	17	6
£.				4,246	7	7

	£.	s.	d.
Claims	1,484	8	4
Bonus Reductions	23	16	2
Commission	554	6	2
Expenses of Management	1,100	–	–
Income Tax	23	15	1
Amount of Accident Fund at end of Year	1,060	1	10
£.	4,246	7	7

BALANCE SHEET

Of the Scottish Economic Life Assurance Society, Limited, as on 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up				25,000	–	–
Life Assurance and Annuity Fund				3,099	–	–
Accident and General Account				1,060	1	10
Claims admitted but not paid:						
Life Assurance Claims	520	–	–			
Accident Claims	51	10	–			
				571	10	–
Other Sums owing				929	6	2
£.				30,659	18	–

ASSETS.	£.	s.	d.
Investments:			
Indian and Colonial Government Securities	21,037	4	5
Railway and other Debentures, and Debenture Stocks and Deposits	3,500	–	–
Railway Shares (Preference)	1,140	–	–
Loans on Reversions and Life Interests	1,835	9	7
Loans on Personal Security combined with Policies of Assurance	600	–	–
Loans on Policies within the Surrender Value	87	5	–
Interest and Rent accrued to 31st December 1888	257	18	5
Premiums in course of collection (mostly due in the month of December)	1,840	16	–
Office Furniture	305	6	10
Cash in Bank and on hand	55	17	9
£.	30,659	18	–

Wm. Ferguson, Chairman.
James D. Lawrie, Director.
Alexander Fleming, Director.
Andrew Scott, Secretary.
James Meikle, Actuary.

I have examined the foregoing Revenue Accounts and Balance Sheet, and hereby certify them to be correctly stated and sufficiently vouched. I have also inspected the various Securities, and have found them to be in order.

Edinburgh, 1 February 1889.

J. T. Main, C.A., Auditor.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Economic Life Assurance Society, Limited, made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1888.

II.

The principles upon which the valuation is made are as follows :—

The liability of the Society is ascertained by taking the present value of the sums assured at age at date of valuation, from which is deducted the value of the future net premiums, as defined in the Articles of Association of the Scottish Metropolitan Life Assurance Company, thus :—

> "By the 'net premiums' for an assurance according to any mortality table are meant the premiums that would exactly suffice to pay the sums assured, if there were no expenses of management, if the mortality among the lives assured exactly corresponded to that shown by the mortality table upon which the premiums are based, and the rate of interest realised on the investments were exactly equal to that used in the calculation of the premium. The premiums of this Company are so calculated that the net premium for the first year is less than the net premium in subsequent years, but is always in excess of the amount required to cover the risk for the first year, and, consequently, the net premium to be reserved in future years is proportionately higher than if a uniform net premium had been adopted."

The premiums were assumed to fall due, one with another, six months after date of valuation.

Lives accepted at an addition to age were valued at a correspondingly increased age.

The principles of valuation are those employed by the Scottish Metropolitan Life Assurance Company, as determined by its Articles of Association, thus :—

> "The investigations into the affairs of the Company, in terms of the 'Life Assurance Companies Act, 1870,' and amendments thereto, shall be made once every five years, or at such shorter intervals as the Directors may prescribe ; and at these investigations, in valuing the liability of the Company under each policy, or class of policies, the same mortality table shall be made use of, and the same rate of interest assumed, as in calculating the premiums payable under such policy, or class of policies ; and, in taking credit for the present value of the future payments of premiums under such policy or policies, no part of the loading thereon shall be included, such loading being wholly reserved for future expenses and profits, but the net premium only, as before defined, shall be taken credit for in the valuation."

III.

The table of mortality used in the valuation of assurances was the Institute of Actuaries H^M Table ; in the case of annuities on single lives the Government Table (1829) was used ; and in the case of deferred annuities the H^M Table was employed in conjunction with the Government Table. No table of mortality was used in valuing endowments.

IV.

The rate of interest assumed in the calculations was 4 per cent.

V.

The difference between the office premiums and net premiums (as above defined) is reserved for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Scottish Economic Life Assurance Society, Limited, for Period commencing 1st October 1885 and ending 31st December 1888.

	£. s. d.	£. s. d.		£. s. d.
Amount of Life Assurance and Annuity Fund on 1st October 1885, the date on which the Company commenced Business - - -		- - Nil.	Claims - - - - - - - - -	5,764 13 6
Premiums for Assurances -	21,889 6 10		Surrenders - - - - - - -	429 7 11
Less paid on Re-assurances	2,353 4 10		Annuities - - - - - - -	733 13 1
		19,536 2 –	Commission - - - - - - -	2,404 7 8
Consideration for Annuities - - - -		3,685 17 9	Preliminary Expenses at commencement of Company, and Extension Expenses - -	3,335 9 7
Interest and Dividends - - - - -		496 2 8	Ordinary Expenses of Management - -	9,085 11 6
Increased Value of Investments - - -		1,122 15 10	Amount of Life Assurance and Annuity Fund on 31st December 1888, as per Fourth Schedule - - - - - - - -	3,099 – –
Assignation and Transfer Fees - - -		11 5 –		
£.		24,852 3 3	£.	24,852 3 3

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Economic Life Assurance Society, Limited, as on 31st December 1888.

DESCRIPTION OF TRANSACTION.	Number of Policies.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION. Value by the Institute of Actuaries HM. Table; Interest, 4 per Cent. Annuities by Government Table (1829), at 4 per Cent.			
		Sums Assured.	Annuities.	Office Yearly Premiums.	Extra Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premium.	Net Yearly Premium.	Net Liability.
ASSURANCES.										
I.—WITH PARTICIPATION IN PROFITS.		£.	£. s. d.	£. s. d.	£. s. d.	£.	£.	£.	£.	£.
For the Whole Term of Life.										
Uniform Premiums:										
Single Lives - - - -	361	149,268	- -	4,507 11 3	109 10 6	3,818·503	57,932·690	63,696·550	57,742·130	190·560
Joint Lives - - - -	11	3,950	- -	155 18 7	- -	122·867	1,819·598	2,141·290	1,806·100	13·498
Limited Premiums - - - -	43	17,100	- -	546 3 11	1 5 –	345·673	5,771·634	5,936·260	5,313·808	457·826
Reduced Premiums for a Term of Years - - - - - -	53	24,150	- -	351 12 4	- -	267·320	8,538·479	11,013·500	8,315·479	223·000
Endowment Assurances - - -	251	55,964	- -	1,892 18 4	38 11 9	1,450·472	22,954·847	27,358·030	22,383·142	571·705
SUM - - -	719	250,432	- -	7,454 5 5	149 7 3	6,004·835	97,017·248	110,145·630	95,560·659	1,456·589
II.—WITHOUT PARTICIPATION IN PROFITS.										
For the Whole Term of Life.										
Uniform Premiums:										
Single Lives - - - -	9	2,220	- -	87 14 7	- -	75·423	976·366	1,069·150	973·316	3·050
Reduced Premiums for a Term of Years - - - - - -	1	100	- -	1 16 –	- -	1·250	42·690	60·660	42·190	·500
Endowment Assurances - - -	68	23,850	- -	822 18 6	- -	713·320	10,144·085	10,601·230	9,706·174	437·911
Temporary Assurances - - -	16	14,000	- -	97 19 4	7 10 –	50·933	224·840	315,050	165·090	59·750
Survivorship Assurances - - -	6	4,400	- -	35 1 11	- -	30·260	311·250	218·220	187·500	123·750
Endowments - - - - -	30	4,290	- -	252 3 8	- -	202·064	2,455·696	2,248·930	1,839·925	615·771
SUM - - -	130	48,860	- -	1,297 14 –	7 10 –	1,073·250	14,154·927	14,513·240	12,914·195	1,240·732
ANNUITIES.										
Immediate Annuities - - -	11	- -	385 4 –	- -	- -	- -	3,163·615	- -	- -	3,163·615
Deferred Annuities - - - -	8	- -	240 – –	72 14 1	- -	60·660	928·395	688·030	577·480	350·915
	19	- -	625 4 –	72 14 1	- -	60·660	4,092·010	688·030	577·480	3,514·530
TOTAL Assurances and Annuities	868	299,292	625 4 –	8,824 13 6	156 17 3	7,138·745	115,264·185	125,346·900	109,052·334	6,211·851
Deduct Re-assurances - -	- -	31,278	- -	758 6 6	63 – –	637·908	7,873·480	8,743·350	7,442·666	430·814
TOTAL of the Results - - -	868	268,014	625 4 –	8,066 7 –	93 17 3	6,500·837	107,390·705	116,603·550	101,609·668	5,781·037

VALUATION BALANCE SHEET of the Scottish Economic Life Assurance Society, Limited, as at 31st December 1888.

	£. s. d.		£. s. d.
Net Liability under Assurances and Annuities (as per Summary Statement provided in Schedule V.) - -	5,781 – 9	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule II.) - - - - - - - - -	3,099 – –
		Difference, being the Amount by which the Net Liability exceeds the Life Assurance and Annuity Fund - -	2,682 – 9
£.	5,781 – 9	£.	5,781 – 9

VIII.

Ordinary policies will share in the profits after the premiums at 4 per cent. compound interest amount to the sum assured.

IX.

(1.) The results of the valuation show that the net liability exceeds the Life Assurance and Annuity Fund by 2,682 *l.* 0 *s.* 9 *d.*

(2.) No distribution of profits has yet been made; and therefore

(3.) No specimens of bonuses can be given.

Wm. Ferguson, Chairman.
James D. Lawrie, Director.
Alexander Fleming, Director.
Andrew Scott, Secretary.
James Meikle, Actuary.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Economic Life Assurance Society, Limited, on the 31st December 1888.

I.

The Society does not publish non-profit rates of premium for assurances for the whole term of life. Any such assurances appearing in the returns are either re-assurances from other Companies at their rates, or policies issued by this Society under special circumstances.

Annual Premiums for Assurance of £. 100, payable at Death, for the Whole Term of Life.

With Profits.

AGE.	Annual Premiums.				
	For Life.	Limited to 5 Payments.	Limited to 10 Payments.	Limited to 15 Payments.	Limited to 20 Payments.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
21 - - - -	1 14 –	7 1 9	3 19 6	2 19 2	2 9 4
22 - - - -	1 14 6	7 3 –	4 – 2	2 19 8	2 9 9
23 - - - -	1 15 –	7 4 6	4 – 11	3 – 3	2 10 2
24 - - - -	1 15 7	7 6 1	4 1 10	3 – 10	2 10 9
25 - - - -	1 16 2	7 7 11	4 2 10	3 1 7	2 11 4
26 - - - -	1 16 11	7 10 –	4 3 11	3 2 6	2 12 1
27 - - - -	1 17 9	7 12 3	4 5 3	3 3 5	2 12 11
28 - - - -	1 18 8	7 14 8	4 6 8	3 4 6	2 13 10
29 - - - -	1 19 8	7 17 4	4 8 1	3 5 8	2 14 10
30 - - - -	2 – 8	8 – 1	4 9 9	3 6 10	2 15 10
31 - - - -	2 1 10	8 3 2	4 11 6	3 8 3	2 17 –
32 - - - -	2 3 –	8 6 1	4 13 2	3 9 6	2 18 2
33 - - - -	2 4 3	8 9 3	4 14 11	3 10 10	2 19 4
34 - - - -	2 5 6	8 12 4	4 16 9	3 12 3	3 – 7
35 - - - -	2 6 10	8 15 7	4 18 7	3 13 8	3 1 10
36 - - - -	2 8 3	8 19 –	5 – 7	3 15 2	3 3 2
37 - - - -	2 9 9	9 2 6	5 2 7	3 16 10	3 4 7
38 - - - -	2 11 5	9 6 3	5 4 9	3 18 6	3 6 2
39 - - - -	2 13 1	9 10 1	5 7 –	4 – 4	3 7 9
40 - - - -	2 14 11	9 14 1	5 9 4	4 2 2	3 9 5
41 - - - -	2 16 11	9 18 3	5 11 10	4 4 2	3 11 3
42 - - - -	2 18 11	10 2 6	5 14 5	4 6 2	3 13 1
43 - - - -	3 1 1	10 6 10	5 17 –	4 8 4	3 15 1
44 - - - -	3 3 5	10 11 3	5 19 9	4 10 6	3 17 1
45 - - - -	3 5 9	10 15 9	6 2 5	4 12 9	3 19 2
46 - - - -	3 8 3	11 – 5	6 5 3	4 15 1	4 1 4
47 - - - -	3 10 10	11 5 1	6 8 2	4 17 6	4 3 8
48 - - - -	3 13 8	11 10 –	6 11 2	5 – 1	4 6 1
49 - - - -	3 16 7	11 15 –	6 14 3	5 2 8	4 8 8
50 - - - -	3 19 8	12 – 1	6 17 6	5 5 6	4 11 4
51 - - - -	4 3 1	12 5 5	7 1 –	5 8 6	4 14 3
52 - - - -	4 6 8	12 10 11	7 4 6	5 11 8	4 17 4
53 - - - -	4 10 6	12 16 6	7 8 2	5 14 11	5 – 8
54 - - - -	4 14 6	13 2 4	7 12 1	5 18 6	5 4 2
55 - - - -	4 18 10	13 8 4	7 16 3	6 2 3	5 8 –
56 - - - -	5 3 6	13 14 6	8 – 6	6 6 2	5 12 –
57 - - - -	5 8 5	14 – 9	8 5 –	6 10 5	—
58 - - - -	5 13 8	14 7 2	8 9 8	6 14 10	—
59 - - - -	5 19 1	14 13 8	8 14 6	6 19 5	—
60 - - - -	6 4 10	15 – 3	8 19 5	7 4 2	—

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date before mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Assurances for the Whole Term of Life by uniform Premiums.

AGE.	WITH PROFITS.			WITHOUT PROFITS.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
10 - - -	150 – –	2 – 9	—	—	—	—
11 - - -	—	—	—	—	—	—
12 - - -	150 – –	2 – 9	—	—	—	—
13 - - -	—	—	—	—	—	—
14 - - -	—	—	—	—	—	—
15 - - -	200 – –	2 18 4	– 10 –	—	—	—
16 - - -	—	—	—	—	—	—
17 - - -	—	—	—	—	—	—
18 - - -	200 – –	3 3 5	1 – –	—	—	—
19 - - -	—	—	—	—	—	—
20 - - -	100 – –	1 13 7	—	—	—	—
21 - - -	1,400 – –	24 12 8	– 10 9	—	—	—
22 - - -	400 – –	6 14 9	—	—	—	—
23 - - -	1,250 – –	22 2 6	—	—	—	—
24 - - -	3,050 – –	53 18 6	—	—	—	—
25 - - -	1,900 – –	34 2 9	2 10 –	—	—	—
26 - - -	4,450 – –	81 17 3	—	—	—	—
27 - - -	3,100 – –	59 – –	—	—	—	—
28 - - -	4,450 – –	76 8 3	—	—	—	—
29 - - -	3,400 – –	67 – 9	11 – –	—	—	—
30 - - -	4,606 – –	92 16 8	3 3 6	—	—	—
31 - - -	4,900 – –	102 7 1	1 – –	—	—	—
32 - - -	7,050 – –	146 17 7	– –	100 – –	1 14 9	—
33 - - -	8,200 – –	180 2 6	5 – –	—	—	—
34 - - -	5,250 – –	118 10 4	7 – –	1,000 – –	22 15 –	—
35 - - -	4,950 – –	116 6 3	9 2 6	—	—	—
36 - - -	5,850 – –	137 17 7	2 11 –	100 – –	2 12 2	—
37 - - -	3,100 – –	77 4 9	1 – –	—	—	—
38 - - -	4,800 – –	121 6 11	2 19 6	—	—	—
39 - - -	3,978 – –	105 3 3	2 4 –	—	—	—
40 - - -	6,450 – –	172 3 4	6 15 –	—	—	—
41 - - -	8,060 – –	227 15 6	—	—	—	—
42 - - -	6,450 – –	185 15 8	3 15 6	—	—	—
43 - - -	6,600 – –	200 4 4	35 15 –	—	—	—
44 - - -	3,400 – –	116 6 6	– –	100 – –	3 8 4	—
45 - - -	3,550 – –	113 1 7	– 15 –	—	—	—
46 - - -	1,850 – –	62 13 9	1 10 –	—	—	—
47 - - -	2,600 – –	90 8 3	– –	70 – –	2 13 8	—
48 - - -	9,400 – –	322 12 3	4 4 2	—	—	—
49 - - -	2,900 – –	114 14 7	– 17 2	—	—	—
50 - - -	500 – –	20 8 4	—	—	—	—
51 - - -	1,600 – –	61 5 4	– 9 1	—	—	—
52 - - -	1,600 – –	67 11 6	3 3 4	—	—	—
53 - - -	500 – –	22 8 8	– 5 –	—	—	—
54 - - -	2,500 – –	109 8 4	—	—	—	—
55 - - -	500 – –	26 5 –	—	—	—	—
56 - - -	1,300 – –	65 – 4	—	—	—	—
57 - - -	1,450 – –	73 4 9	2 10 –	500 – –	25 15 –	—
58 - - -	450 – –	23 4 5		—	—	—
59 - - -	5,224 – –	294 15 10	—	—	—	—
60 - - -	100 – –	7 3 4	—	—	—	—
61 - - -	300 – –	21 12 4	– –	200 – –	14 – 8	—
62 - - -	300 – –	21 9 –	—	—	—	—
63 - - -	50 – –	3 16 –	—	—	—	—
64 - - -	100 – –	8 17 4	—	—	—	—
65 - - -	50 – –	4 13 8	—	—	—	—
66 - - -	200 – –	17 13 8	—	—	—	—
67 - - -	500 – –	43 – –	– –	50 – –	4 14 4	—
68 - - -	3,100 – –	261 6 4	– –	100 – –	10 – 8	—
69 - - -	50 – –	5 1 10	—	—	—	—
70 - - -	—	—	—	—	—	—
71 - - -	—	—	—	—	—	—
72 - - -	50 – –	5 10 2	—	—	—	—
73 - - -	100 – –	11 12 4	—	—	—	—
74 - - -	—	—	—	—	—	—
75 - - -	—	—	—	—	—	—
76 - - -	600 – –	90 – –	—	—	—	—
£.	149,268 – –	4,507 11 3	109 10 6	2,220 – –	87 14 7	—

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

Re-assurances under Policies for the Whole Term of Life by uniform Premiums.

AGE.	RE-ASSURANCES WITH PROFITS.			RE-ASSURANCES WITHOUT PROFITS.		
	Sums Assured.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
39 - - - - -	378	10 13 3	—	—	—	—
40 - - - - -	500	14 10 5	—	—	—	—
41 - - - - -	1,000	26 7 6	—	—	—	—
43 - - - - -	2,000	70 - -	—	—	—	—
44 - - - - -	1,000	36 16 8	—	—	—	—
48 - - - - -	4,000	133 12 6	—	—	—	—
59 - - - - -	2,000	108 8 4	63 - -	—	—	—
68 - - - - -	1,000	80 - -	—	—	—	—
£.	11,878	480 8 8	63 - -	—	—	—

IV., V., and VI.

The total amount assured under classes of assurance business other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

Assurances other than for the Whole Term of Life by uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Office Yearly Premiums.		Total Ordinary Premiums Received.
		Ordinary.	Extra.	
ASSURANCES.	£.	£. s. d.	£. s. d.	£. s. d.
I.—With Participation in Profits.				
Uniform Premiums: Joint Lives - - - - -	3,950	155 18 7	- -	246 5 9
Limited Premiums - - - - - - - -	17,100	546 3 11	1 5 -	1,463 16 9
Reduced Premiums for a Term of Years - - -	24,150	351 13 4	- -	780 4 4
Endowment Assurances - - - - - - -	55,964	1,892 18 4	38 11 9	3,910 19 8
Total Assurances with Profits - - £.	101,164	2,946 14 2	39 16 9	6,401 6 6
II.—Without Participation in Profits.				
Reduced Premiums for a Term of Years - - -	100	1 16 -	- -	1 16 -
Endowment Assurances - - - - - - -	23,850	822 18 6	- -	1,797 14 5
Temporary Assurances - - - - - - -	14,000	97 19 4	7 10 -	302 3 2
Survivorship Assurances - - - - - - -	4,400	35 1 11	- -	212 11 6
Endowments - - - - - - - -	4,290	252 3 8	- -	679 6 -
Total Assurances without Profits - - £.	46,640	1,209 19 5	7 10 -	2,993 12 1

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

RE-ASSURANCES under Policies other than for the Whole Term of Life by uniform Premiums.

DESCRIPTION OF ASSURANCE.	Sum Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Total Ordinary Premiums Paid.
			Ordinary.	Extra.	
WITHOUT PARTICIPATION IN PROFITS.	£.	£.	£. s. d.	£.	£. s. d.
Limited Payments - - - - -	1,000	- -	42 10 –	- -	85 – –
Endowment Assurances - - - -	4,000	- -	91 16 8	- -	183 13 4
Temporary Assurances - - - -	14,400	- -	143 11 2	- -	370 11 1
£.	19,400	- -	277 17 10	- -	639 4 5

VII.

The total amount of immediate annuities on lives, distinguishing the amounts for each year of life.

IMMEDIATE ANNUITIES on Single Lives.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. s. d.		£. s. d.
36 - - - - -	6 1 –	69 - - - - -	21 4 –
41 - - - - -	11 15 6	70 - - - - -	151 10 10
54 - - - - -	18 16 6	71 - - - - -	17 19 2
56 - - - - -	30 2 –	84 - - - - -	98 7 –
64 - - - - -	29 8 –	£.	385 4 –

VIII.

The amount of all annuities other than those specified under heading No. VII.

———	Amount.	Office Yearly Premium payable.	Amount of Consideration Money and Yearly Premiums Received.
	£.	£. s. d.	£. s. d.
Deferred Annuities - - - - - - -	240	72 14 1	388 6 10

IX.

The average rate of interest at which the Life Assurance Fund of the society was invested at the close of each year since the society commenced business.

	£. s. d.	
At 9th November 1886 - - - - - - -	4 16 2	per cent.
„ 31st December 1887 - - - - - - -	4 16 2	„
„ 31st December 1888 - - - - - - -	4 19 11	„

(*Note.*)

These rates of interest refer only to funds accumulated out of premiums, and do not include rates realised from investments under the head of capital account.

X.

Under ordinary whole life policies and endowment assurances policyholders are entitled on surrender to a return of one-half of all the premiums paid for each complete year of assurance, excepting the first year. In the case of endowments the surrender value to be allowed would be a matter for special arrangement, depending upon the special circumstances of each case.

James Meikle, Actuary.

I, Alexander Laing, of the City of Edinburgh, Solicitor before the Supreme Courts there, Solicitor for the Scottish Metropolitan Life Assurance Company, hereby certify that what is contained on the preceding pages from page eight to page eleven, both inclusive,* each page of which is signed by me, is a correct copy of the Sixth Schedule applicable to the Scottish Economic Life Assurance Society, Limited, as at thirty-first December eighteen hundred and eighty-eight.

Alexander Laing.

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* *i.e.* pages 196–199.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED) AND THE SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY.

RETURNS under Section 15 of the Act of 1870, as to the TRANSFER of the BUSINESS of the former Company.

[The Statements of the Assets and Liabilities of the Companies for the 31st December 1888, agreeing with those to be found on pages 185 and 193, are certified by Alexander Laing, Solicitor before the Supreme Courts of Scotland, Solicitor for the Scottish Metropolitan Life Assurance Society.]

STATEMENT of the Nature and Terms of the Amalgamation or Transfer by the SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED) to the SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY.

By Articles of Agreement between the said Scottish Economic Life Assurance Society (Limited) and the said Scottish Metropolitan Life Assurance Company, dated twelfth February, eighteen hundred and eighty-nine, it is provided (first) that the whole assets, funds, and property of the said Scottish Economic Life Assurance Society (Limited) included in the audited balance sheet thereof, as at thirty-first December last, are to be transferred to the said Scottish Metropolitan Life Assurance Company; (second) that the latter Company, in consideration of said transfer, agrees to take over said business and all the liabilities of the said Scottish Economic Life Assurance Society (Limited) included in the balance sheet thereof, to pay to the said Society for division among the shareholders thereof the sum of twenty-five thousand pounds, with interest thereon at the rate of four per centum per annum from fifteenth May last till paid, and to undertake liability for rents of premises or offices occupied by said Society from and after first January last, and also for all engagements with officials and clerks of said Society from and after the last-mentioned date; (third) that the transfer of the business should be considered and held as having taken place as at thirty-first December last, but the said Scottish Metropolitan Life Assurance Company is to be entitled to fix a date not later than thirty-first December next, when the actual transfer of said business is to take place; (fourth) that the said Scottish Metropolitan Life Assurance Company should put a memorandum or endorsement on each current policy of the said Scottish Economic Life Assurance Society (Limited), containing an obligation or acknowledgment of liability therefor, and a declaration that such policy shall be entitled to the whole rights, privileges, and advantages, including bonuses, but subject to the conditions and declarations, of a policy of the same class and nature issued by the said Scottish Metropolitan Life Assurance Company of the date such policy bears.

The Agreement provides for the carrying out of the arrangement on the part of both Companies, but the foregoing contains in substance the nature and terms of the transfer of the business of the said Scottish Economic Life Assurance Society (Limited) to the said Scottish Metropolitan Life Assurance Company.

A certified copy of the said Articles of Agreement under which said transfer was effected, and referred to in the foregoing statement, is hereunto annexed, and signed as relative hereto.

Alexander Laing,
of 41, Charlotte-square, Edinburgh,
Solicitor before the Supreme Courts of Scotland,
and Solicitor for the
Scottish Metropolitan Life Assurance Company.

Edinburgh, 3 June 1889.

ARTICLES OF AGREEMENT between the Scottish Economic Life Assurance Society (Limited), hereinafter called "The Transferor Society," and the Scottish Metropolitan Life Assurance Company, hereinafter called "The Transferee Company."

Whereas certain negotiations have been carried on of late between the said Companies, having for their end the transfer of the business of the Transferor Society to the Transferee Company, and that the following terms of Agreement between the Companies have now been come to, viz.:—

First. The Transferor Society agrees, subject to this Agreement being confirmed by the Court as after mentioned, to transfer to the Transferee Company all and singular the whole assets, funds, and property whatsoever of the Transferor Society included in the audited balance sheet, as at 31st December last, annexed and signed as relative hereto, and to execute all and sundry deeds of assignment, transfer, assurance, or others required for vesting the same in the Transferee Company, when and in whatsoever way required. The said Transferor Society also agrees to transfer and make over to the Transferee Company its whole business connections, including goodwill.

Second. In consideration of said transfer, the Transferee Company agrees to take over the said business, and all the liabilities of every kind and description of the Transferor Society included in the said audited balance sheet; but provided always that the capital stock and funds of the Transferee Company shall alone be answerable therefor, and that the shareholders thereof shall not individually in any manner be, or by any process be made, liable further or otherwise than to pay and contribute to the capital of such Transferee Company the full amount of their respective shares in such capital, so far as the same is unpaid; and further, the Transferee Company undertakes, so soon as practicable after realising the whole assets of the Transferor Society, including payment of the amount deposited with the Accountant General of the High Court of Chancery, to pay to the Transferor Society for division among the shareholders thereof, according to their respective holdings therein, the sum of 25,000 *l.*, with interest thereon at the rate of 4 per cent. per annum from the 15th day of May next till paid; but declaring that any liability which may have emerged or accrued prior to 1st January last, and not included or fully provided for in said audited balance sheet, or not otherwise disclosed in writing to the Transferee Company, shall, so far as not provided for in the said audited balance sheet, be deducted from the said sum of 25,000 *l.*, or from the interest which may have accrued thereon as aforesaid. The said Transferee Company also agrees to undertake liability for rents of premises or offices occupied by the said Transferor Society from and after 1st January last, notice of the termination of which shall be given by the Transferor Society in all cases required by the Transferee Company; and also for all engagements with officials and clerks of the said Transferor Society, so far as these are or may be binding on the Transferor Society from and after 1st January last, but providing that immediate notice of the termination of such engagements shall be given to the several parties concerned, on this Agreement being executed and delivered.

Third. The transfer of said business shall be considered and held as having taken place as at the 31st day of December last, after which date the business shall be held to have been carried on entirely for the benefit of, and at the cost and risk of, the Transferee Company: providing always that no fees, other than those paid them and charged in the accounts of said Transferor Society, shall be chargeable by or payable to the Directors of the Transferor Society as such Directors in connection therewith; but, notwithstanding such transfer, it is provided that the Transferee Company shall be entitled to fix a date, not later than the 31st day of December 1889, when the actual transfer of said business shall take place, and to deduct from or charge against the assets of said Transferor Society the whole costs and expenses of carrying on said business, including the whole expenses of and prior to the transfer under these presents subsequent to said 31st December last, and down to the actual date of transfer, so as to enable the said Transferee Company to deal with the clear balance of assets as at the actual date of transfer instead of on the said first-mentioned date, such mode of dealing with the accounts being for accounting purposes only, and shall not affect the sum to be paid to the Transferor Society, in terms of article second hereof.

Fourth. The said Transferee Company, subject to the provision after mentioned, agrees to put a memorandum or endorsement on each current policy of the Transferor Society containing an obligation or acknowledgment of liability therefor, and a declaration that such policy shall be entitled to the whole rights, privileges, and advantages, including bonuses, but subject to the conditions and declarations, of a policy of the same class and nature issued by the Transferee Company of the date such current policy bears, in all respects as if the same had originally been issued by such Transferee Company: providing always, that if any policy-holder of the Transferor Society shall neglect or decline to to accept of such endorsement and obligation on or before the 15th day of May 1890, such policy-holder shall not be entitled to claim or to participate in the profits of the Transferee Company.

Fifth. It shall be lawful for the Transferee Company, either in name of the Transferor Society or otherwise, but at the cost of the Transferee Company, to receive and give effectual receipts and discharges for, and to sue for all moneys due or to become due to, the Transferor Society, and generally to use the name of the Transferor Society in any proceedings which the Transferee Company may be advised or think it necessary to take in respect of any of the liabilities, debts, engagements, and policies of the Transferor Society.

Sixth. The Transferor Society agrees to issue to each policy-holder of the Transferor Society a statement of the nature of the transfer of said business, together with this Agreement, or an abstract thereof, and copies of the Actuarial* or other Reports upon which the same is founded, which are hereunto appended, and to allow this Agreement to lie open for the inspection of policy-holders at the office of the Society, all in terms of "The Life Assurance Companies Act, 1870," and amending Acts.

Seventh. The Transferor Society and the Directors thereof shall take the necessary proceedings under the Transferor Society's Articles of Association, the Companies Acts, and the Life Assurance Companies Acts, for rendering this agreement valid and binding upon the Transferor Society and its shareholders in all respects, and for carrying the same into effect; and the said Transferor Society shall make the necessary application to the Court of Session for the confirmation of this Agreement, and upon such confirmation being obtained, all requisite instruments, deeds, and assurances shall be executed by all necessary and interested persons and others for carrying the same into effect.

Eighth. Upon and in case this Agreement and the arrangement intended to be hereby made being confirmed by the Court, then the whole expenses of or incidental to the carrying out of the same, incurred by both Companies, shall be paid by the Transferee Company, which in such case shall also pay the expenses of the liquidation of the Transferor Society, but providing that the whole expenses to be paid by the Transferee Company shall be and are hereby limited to the sum of 400 *l.*; and providing further, that in the event of such expenses exceeding such limited sum, the same shall be deducted from, or be payable out of, the foresaid sum of 25,000 *l.*, or the interest thereon.

Ninth. The Transferor Society shall, when this agreement shall have been confirmed as aforesaid, hand over to the Transferee Company all books, vouchers, letters, proposals, declarations, and other papers and documents relating in any wise to the business of the Transferor Society, and in like manner shall hand over to the Transferee Company all deeds, bonds, bills, notes, and other securities, comprising, affecting, or in any wise relating to the assets, securities, and liabilities of the said Society.

Tenth. From and after the sanction and confirmation by the Court of Session of the arrangement intended to be effected by this Agreement, the Transferor Society shall wholly cease to grant any life or other Assurances, or in any manner to continue the business of Insurance, the said Society being to be liquidated and brought to an end in due course.

Eleventh. If any dispute or difference shall arise between the said parties hereto touching any clause, matter, or thing whatsoever herein contained, or the operation or construction thereof, or any matter or thing in any way connected with these presents, or the rights, duties, or liabilities of either party, under or in connection with these presents or the premises in any wise, then and in every such case the matter in dispute or difference shall be, and is hereby referred to William Mackintosh, Esq., Q.C., Dean of the Faculty of Advocates, whom failing, to Moir Tod Stormonth Darling, Esq., Q.C., Solicitor General for Scotland, whose decision shall be final and binding on all parties concerned.

Twelfth. The Transferor Society shall be wound up under voluntary liquidation, and in order to save expense it is provided that the Manager of the Transferee Company shall be appointed liquidator thereof, and carry out these presents in their entirety. In witness whereof, these presents, consisting of this and the three preceding printed pages, together with the marginal addition in writing on page second, are executed in duplicate as follows, viz.:—They are sealed with the Company Seal of the Transferor Society, and subscribed by William Ferguson, James Dundas Lawrie, and George Wilson Clark, three of the Directors, and Andrew Scott, Secretary thereof, for and on behalf of the said Transferor Society, at Edinburgh, on the 12th day of February, in the year 1889, before

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* In the original deed the word "and," which had been written here, was deleted, and the word "or" added on the margin in its place, so that the clause reads as now printed, these being the corrections referred to in the testing clause at the end.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED) AND THE SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

before these witnesses, Edward Thomas Clifford, Secretary in London of the said Scottish Economic Life Assurance Society, Limited, at 8, King-street, Cheapside, there, and Hugh Scott Hepburn Lyall, chief clerk in the Head Office in Edinburgh of said Society, York Buildings, there; and they are sealed with the Company Seal of the said Transferee Company, and subscribed by William Campbell M'Ewen and Robert Augustus Robertson, two of the Directors, and William Gibson Bloxsom, the Manager of said Transferee Company, for and on behalf of that Company; also at Edinburgh on the day, month, and year last above mentioned, before these witnesses, the said Edward Thomas Clifford and Hugh Scott Hepburn Lyall, declaring that the word "and" on the last line of page two is deleted before execution.

Edw. T. Clifford, Witness.
H. S. H. Lyall, Witness.

Wm. Ferguson, Director.
James D. Lawrie, Director.
Geo. W. Clark, Director.
Andrew Scott, Secretary.

Seal.

Edw. T. Clifford, Witness.
H. S. H. Lyall, Witness.

William C. M'Ewen, Director.
R. A. Robertson, Director.
Wm. Gibson Bloxsom, Manager.

Seal.

I, Alexander Laing, of the City of Edinburgh, Solicitor before the Supreme Courts of Scotland, Solicitor for the Scottish Metropolitan Life Assurance Company, hereby certify that the foregoing is a correct copy of the Agreement between the Scottish Economic Life Assurance Society (Limited) and the said Scottish Metropolitan Life Assurance Company, dated 12th February 1889.

Alexander Laing.

ACTUARY'S REPORT.

To the Directors of the Scottish Economic Life Assurance Society (Limited)

Gentlemen,

As instructed by you, I have made a valuation of the Life Assurance and Annuity Policies of the Scottish Economic Life Assurance Society (Limited), subsisting at 31st December 1888, and beg to subjoin the results of my calculations in the following—

VALUATION BALANCE SHEET of the Scottish Economic Life Assurance Society (Limited), as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule V.) -	5,781	–	9	Life Assurance and Annuity Fund (as per Balance Sheet under Schedule II.)	3,099	–	–
				Difference, being the Amonnt by which the Net Liability exceeds the Life Assurance and Annuity Fund - -	2,682	–	9
£.	5,781	–	9	£.	5,781	–	9

The calculations have been made on a basis similar to that followed by the Scottish Metropolitan Life Assurance Company in their valuations, and the result does not include the balance remaining at the credit of the Accident Branch.

The other Schedules which require to be deposited with the Board of Trade, in terms of the Life Assurance Companies Act, and of which the foregoing forms a part, have also been prepared.

Edinburgh, 9 February 1889. *James Meikle*, Actuary.

I, Alexander Laing, of the City of Edinburgh, Solicitor before the Supreme Courts of Scotland, hereby certify that the foregoing is a correct copy of the Actuarial Report of James Meikle, Actuary, Edinburgh, dated 9th February 1889, being the only report on which the Agreement between the Scottish Economic Life Assurance Society (Limited) and the Scottish Metropolitan Life Assurance Company is founded.

Alexander Laing.

SCOTTISH ECONOMIC LIFE ASSURANCE SOCIETY (LIMITED) AND THE SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY—*continued.*

I, William Ferguson, Esq., of Kinmundy, Chairman of the Great North of Scotland Railway Company, and Chairman of the Scottish Economic Life Assurance Society (Limited), hereby declare that, to the best of my belief, every payment made or to be made to any person whatsoever on account of the transfer of the business of said Society to the Scottish Metropolitan Life Assurance Company is fully set forth in the foregoing Articles of Agreement, and that no other payments beyond those set forth therein have been made or are to be made either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said transfer.

Wm. Ferguson, Chairman,
Scottish Economic Life Assurance Society
(Limited).

Declared at Edinburgh, the third June 1889, before me,
Alexander Laing, Notary Public.

I, Andrew Scott, Chartered Accountant, Edinburgh, Secretary, and the Principal Managing Officer of the Scottish Economic Life Assurance Society (Limited), hereby declare that, to the best of my belief, every payment made or to be made to any person whatsoever on account of the transfer of the business of said Society to the Scottish Metropolitan Life Assurance Company is fully set forth in the foregoing Articles of Agreement, and that no other payments beyond those set forth therein have been made or are to be made either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said transfer.

Andrew Scott, Secretary,
Scottish Economic Life Assurance Society
(Limited).

Declared at Edinburgh, the third June 1889, before me,
Alexander Laing, Notary Public.

I, John Alexander Reid, Advocate, Edinburgh, Chairman of the Scottish Metropolitan Life Assurance Company, hereby declare that, to the best of my belief, every payment made or to be made to any person whatsoever on account of the transfer of the business of the Scottish Economic Life Assurance Society (Limited) to the said Scottish Metropolitan Life Assurance Company is fully set forth in the foregoing Articles of Agreement, and that no other payments beyond those set forth therein have been made or are to be made either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said transfer.

John Alex. Reid.

Declared at Edinburgh, the fourth day of June 1889, before me,
Alexander Laing, Notary Public.

I, William Gibson Bloxsom, twenty-five, St. Andrew-square, Edinburgh, Principal Managing Officer of the Scottish Metropolitan Life Assurance Company, hereby declare that, to the best of my belief, every payment made or to be made to any person whatsoever on account of the transfer of the business of the Scottish Economic Life Assurance Society (Limited) to the said Scottish Metropolitan Life Assurance Company is fully set forth in the foregoing Articles of Agreement, and that no other payments beyond those set forth therein have been made or are to be made either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said transfer.

W. Gibson Bloxsom.

Declared at Edinburgh, the fourth day of June 1889, before me,
Alexander Laing, Notary Public.

BRITISH WORKMAN'S ASSURANCE COMPANY (LIMITED).

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the British Workman's Assurance Company (Limited), for the Year ending 30th April 1889.

	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year - - - - - - -		96,302 19 –
Premiums - - - - -	207,575 10 1	
Interest, Dividends, and Rent	4,651 4 4	
Registration and Transfer Fees, and Re-issues of Policies -	84 2 11	212,310 17 4
£.		308,613 16 4

	£. s. d.	£. s. d.
Claims under Policies, including Bonus additions (no Re-assurances) - - -		83,075 11 –
Surrender Claims - - - - - - -		4,170 2 5
Dividends and Bonuses to Shareholders -		530 12 –
Commissions for the Weekly Collections from over 448,000 Policyholders - - -		49,826 3 7
Expenses of Management:		
New Business, and Expenses attending the introduction of over 265,000 new proposals - - - -	38,275 7 –	
Medical Fees - - -	561 18 6	
Directors' and Auditors' Fees	1,150 – –	
Rents, Rates, and Taxes -	1,826 11 2	
Salaries - - - -	7,886 10 7	
Printing and Stationery -	2,011 – 7	
Stamps, Postages, Remittances, and Carriage of Parcels - - - -	3,879 7 4	
Travelling Expenses, Advertisements, and Meetings -	2,241 16 7	
Law Charges - - -	178 1 –	
Coal, Gas, Cleaning, Amount written off Furniture Account, and sundry other Payments - - -	878 – 2	58,888 12 11
Amount of Funds at the end of the Year -		112,122 14 5
£.		308,613 16 4

BALANCE SHEET

Of the British Workman's Assurance Company (Limited), for the Year ending 30th April 1889.

LIABILITIES.	£. s. d.	£. s. d.
Shareholders' Capital paid up	5,405 16 2	
Assurance Fund - - -	106,716 18 3	
Total Funds, as per First Schedule - - -		112,122 14 5
£.		112,122 14 5

ASSETS.	£. s. d.
Mortgages within the United Kingdom - -	32,448 9 –
Invested in House Property - - - -	6,000 – –
Freehold Ground Rents - - - - -	1,950 – –
Railway and other Preference Shares - -	14,650 – –
Debentures - - - - - - - -	5,860 – –
Loans on Personal and other Securities - -	1,833 1 2
Loans on Policies within their Surrender Value	10,345 4 9
Agents' Balances in course of payment - -	2,579 6 –
Outstanding Premiums - - - - -	23,817 – 1
" Interest - - - - -	1,159 8 4
Stamps on hand - - - - - -	244 16 5
Value of Office Furniture and Fittings - -	3,973 4 –
Cash in hand and at Bankers on Current Account - - - - - - -	7,262 4 8
£.	112,122 14 5

James Austin, Chairman.
William Austin, } Directors.
John C. Fowke, }
Henry Port, Managing Director.
Wm. Hy. Port, Actuary.

Having examined the above Accounts with the Vouchers relating thereto, I hereby certify the same to be correct.

W. H. H. Cook, Auditor.

ECONOMIC LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Economic Life Assurance Society, for the Year ending 31st December 1888.

No. 1.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year				3,562,753	12	8
Premiums	218,683	2	5			
Less Re-assurances	85	10	–			
				218,597	12	5
Interest and Dividends				144,268	3	–
Registration Fees				80	15	–
Profit on Reversions realised, and Increase on Re-valuation of Securities				11,502	1	2
£.				3,937,202	4	3

	£.	s.	d.	£.	s.	d.
Claims under Policies				282,278	–	–
Surrenders				11,952	7	6
Annuities				552	–	–
Commission				6,928	11	2
Expenses of Management				19,460	4	3
Income Tax (deducted from Interest and Dividends, *per contra*)				3,938	18	5
Ready-money Bonuses				198	10	–
Premiums remitted by Bonuses				6,673	12	10
Defalcations, 1884–1887	3,050	–	–			
Ditto 1888	300	–	–			
				3,350	–	–
Decrease on Re-valuation of Securities				5,401	18	4
Amount of Funds at the end of the Year				3,596,468	1	9
£.				3,937,202	4	3

BALANCE SHEET

Of the Economic Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.
Assurance Fund, per Revenue Account	3,596,468	1	9
Claims under Policies admitted and not paid, and Claims under Policies announced	73,411	10	–
Sundry Creditors	5,672	13	7
£.	3,675,552	5	4

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				951,323	7	8
Loans on the Society's Policies				196,109	16	8
Investments:						
British Government Securities				94,813	15	8
Indian and Colonial Government Securities				379,704	15	–
Foreign Government Securities				9,993	15	–
Railway and other Debentures and Debenture Stocks				345,782	9	8
Bank of England Stock				46,702	9	3
Metropolitan Board of Works Stock				27,379	14	8
House Property (Office Premises)				25,178	–	–
Mortgages of County and Corporation Rates, &c.				937,840	2	1
Mortgages of District Rates				408,093	14	–
Reversions				85,264	17	1
Life Interests				23,169	2	5
Agents' Balances				19,151	–	4
Outstanding Premiums				19,750	13	9
Ditto Interest (due and accrued)				48,679	5	–
Cash:						
At Bankers on Deposit	20,000	–	–			
Ditto on Current Account	36,453	11	11			
In hand	161	15	2			
				56,615	7	1
£.				3,675,552	5	4

H. Barnett, Chairman.
George K. Richards, } Directors.
M. Biddulph, }
R. C. Fisher, Actuary.

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Economic Life Assurance Society, made by the Actuary.

I.

The date up to which the valuation is made is the 31st December 1888.

II.

The principles upon which the valuation and distribution of profits among the policyholders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or bye-laws, or otherwise, are as follows :—

As to the Valuation.—The liabilities were ascertained by computing the difference between the values of the sum assured and the future premium payable (diminishing the value of the latter in the proportion of the excess of the premium payable over the net premium calculated to be necessary to provide for the sum assured), and making an addition to the liability in all cases in which the ordinary premiums have been paid in full or commuted for a limited number of payments, of the full value of the ordinary tabular "loading" thereby anticipated.

As to the Distribution of Profits.—A reserve was made for the payment of claims immediately on proof of death and title. The remainder (less a proportion reserved towards the next division), was divided among all policies, effected for the whole term of life on the participating scale, to 31st December last, as follows :—

1. Policies which participate in profits for the first time :—In direct proportion to the amount of premiums paid improved at 4 per cent. per annum, compound interest.

2. Policies which have before participated in profits :—In proportion to the improved amount of five annual premiums, calculated on the sum assured, together with the bonus outstanding, and with reference to the age attained at the last preceding division, but with the original loading.

The principles regulating the valuation and distribution of profits are laid down by the Articles of Settlement, and by resolutions of the Board of Directors and the General Court. The investigations are required to be made at the end of every period of five years.

III.

The table of mortality used in the valuation is a table specially prepared for the Society in 1828, founded upon the Carlisle Table, Mr. Finlaison's Government Annuitants published in 1825, and the Experience of the Equitable Society by Mr. Morgan.

IV.

The rate of interest assumed in the calculations is 3½ per cent.

V.

No uniform proportion of the annual premium income is reserved as a provision for future expenses and profits, but the whole of the excess of the tabular premiums over the net premiums, as explained in Answer II. The ratio of reserve to annual premium income on participating policies by the 3½ per cent. valuation amounts on the average to about 21 per cent., and on policies issued on the non-participating class, 13 per cent., in addition to which a portion of the surplus is reserved, as explained in Answer IX.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Economic Life Assurance Society, for Five Years, commencing the 1st January 1884 and ending the 31st December 1888.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 1st January 1884	3,619,661	–	2	Claims (less Re-assurances) - -	1,575,421	8	–
Premiums (less Re-assurances) -	1,120,197	13	7	Surrenders - - - - -	57,235	4	10
				Annuities - - - - - -	2,822	4	6
Interest and Dividends - - -	749,356	9	6	Commission - - - - -	40,219	8	11
Registration Fees - - - -	394	15	–	Expenses of Management - - -	94,387	12	1
				Ready Money Bonus - - - -	78,849	–	–
Profit on Reversions realised, and Increase on Re-valuation of Securities - - - - - -	19,820	7	2	Remitted in Premiums as Bonus -	32,991	16	–
				Income Tax - - - - -	20,892	3	4
				Defalcations - - - - -	3,350	–	–
				Decrease on Re-valuation of Securities	6,793	6	–
				Amount of Funds at 31st December 1888 - - - - - -	3,596,468	1	9
£.	5,509,430	5	5	£.	5,509,430	5	5

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Economic Life Assurance Society, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value of Sums Assured and Net Premiums, by the Society's basis Table, at 3½ per Cent.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
For the Whole Term of Life -	9,543	7,969,962·1	187,666·596	147,847·818	4,429,812	2,271,007	1,773,530	2,656,282
Limited and Commuted Premiums - - - -	690	707,062·3	7,981·129	6,321·055	412,017	57,776	45,719	366,298
Half Premiums—First Five Years - - - -	111	84,800·0	1,200·471	1,175·500	32,137	38,899	30,808	1,329
Joint Lives - - - -	30	27,023·7	1,060·900	803·100	17,097	10,953	8,298	8,799
Last Survivor - - -	10	15,922·7	117·392	80·900	10,751	1,118	905	9,846
Extra Premiums payable -	–	- -	1,015·750	—	—	—	—	—
TOTAL Assurances with Profits -	10,384	8,804,770·8	199,042·238	156,228·373	4,901,814	2,379,753	1,859,260	3,042,554
II.—WITHOUT PARTICIPATION IN PROFITS.								
For the Whole Term of Life -	81	42,150	1,653·667	1,445·760	20,304	20,426	17,989	2,315
Limited and Commuted Premiums - - - -	5	12,600	55·138	46·537	4,650	770	650	4,000
Increasing Premiums - -	182	143,513	3,849·012	3,248·700	76,760	56,078	47,174	29,586
Short Term - - -	24	23,325	422·996	351·087	904	820	692	212
Endowment Assurances -	258	108,849	4,695·000	4,253·481	61,482	49,257	44,250	17,232
Last Survivor - - -	34	31,420	452·600	381·710	13,802	6,575	5,549	8,253
Joint Lives - - - -	4	1,550	71·675	54·042	826	874	747	79
Contingent Survivorship -	42	22,820	398·075	314·980	2,913	3,010	2,384	529
Extra Premiums payable -	–	- -	1·000	—	—	—	—	—
TOTAL Assurances without Profits -	630	386,227	11,599·163	10,096·297	181,641	137,810	119,435	62,206
TOTAL Assurances -	11,014	9,190,997·8	210,641·401	166,324·670	5,083,455	2,517,563	1,978,695	3,104,760
Deduct Re-assurances	–	2,936	85·500	- -	- -	- -	- -	480
NET Amount of Assurances	11,014	9,188,061·8	210,555·901	166,324·670	5,083,455	2,517,563	1,978,695	3,104,280
ANNUITIES.		Per Annum.						
Immediate - - - -	–	553	- -	- -	- -	- -	- -	3,600
Contingent - - - -	6	1,460	365·958	274·467	5,151	5,067	3,800	1,351
TOTAL of the Results -	11,020	- -	210,921·859	166,599·137	5,088,606	2,522,630	1,982,495	3,109,231

* The net liability on re-assurances is the value offered for surrender.

VALUATION BALANCE SHEET of the Economic Life Assurance Society, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5) - - - -	3,109,231	–	–	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - -	3,596,468	1	9
Surplus - - - - - - -	487,237	1	9				
£.	3,596,468	1	9	£.	3,596,468	1	9

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

VIII.

The profits are distributed among all participating policies existing at the date of valuation, but the bonus allotted to policies on which five annual premiums have not been paid vests only after the payment of the fifth annual premium.

IX.

The results of the valuation show:—

1st. The total amount of profit made by the Society in the five years ending 31st December 1888, was as follows:—Surplus, as above, 487,237 *l.* 1 *s.* 9 *d.*, less a portion reserved from previous division, 124,830 *l.* 0 *s.* 2 *d.* Profit made in the five years, 362,407 *l.* 1 *s.* 7 *d.*

2nd. The amount of profit divided as absolute bonus amongst the policyholders was 342,928 *l.* The number of policies which participated was 10,273, and their amount, including bonus additions outstanding, was 8,719,971 *l.* Reserved for payment of claims immediately on proof of death and title, 30,000 *l.*; leaving 114,309 *l.* 1 *s.* 9 *d.* to accumulate towards the next division.

3rd. The following are specimens of bonuses allotted to policies for 100 *l.* each, effected at the respective ages of 20, 30, 40, and 50, and having been in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the same might be received.

Age at Entry.	YEARS IN FORCE.											
	5.	10.	15.	20.	25.	30.	35.	40.	45.	50.	55.	60.
	I.—ADDITION TO SUM ASSURED.											
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s, d.	£. s. d.	£. s. d.
20	4 15 –	4 15 –	4 15 –	5 – –	5 – –	5 5 –	5 10 –	6 5 –	7 – –	8 5 –	10 – –	12 – –
30	5 – –	5 – –	5 5 –	5 10 –	6 – –	6 10 –	7 5 –	8 10 –	10 – –	12 10 –	16 – –	–
40	5 15 –	6 – –	6 – –	6 15 –	7 10 –	8 15 –	10 10 –	12 10 –	16 – –	–	–	–
50	6 15 –	7 5 –	8 – –	9 – –	11 – –	13 – –	16 10 –	–	–	–	–	–
	II.—READY MONEY.											
20	1 5 –	1 10 –	1 15 –	2 – –	2 5 –	2 10 –	3 – –	3 15 –	4 10 –	6 – –	8 – –	10 – –
30	1 15 –	2 – –	2 5 –	2 10 –	3 – –	4 – –	4 15 –	6 – –	8 – –	10 – –	13 10 –	–
40	2 10 –	3 – –	3 5 –	4 – –	5 – –	6 5 –	8 – –	10 – –	14 – –	–	–	–
50	3 10 –	4 5 –	5 5 –	6 10 –	8 10 –	10 10 –	14 – –	–	–	–	–	–
	III.—REDUCTION OF PREMIUMS FOR FIVE YEARS.											
20	– 5 9	– 6 11	– 8 1	– 9 4	– 10 6	– 11 8	– 14 3	– 18 3	1 2 7	1 12 –	2 6 9	3 7 –
30	– 8 1	– 9 4	– 10 6	– 11 8	– 14 3	– 19 5	1 3 10	1 12 –	2 6 9	3 7 –	5 13 5	–
40	– 11 8	– 14 1	– 15 6	– 19 5	1 5 1	1 13 4	2 6 9	3 7 –	5 17 7	–	–	–
50	– 16 8	1 – 8	1 6 4	1 14 9	2 9 8	3 10 4	5 17 7	–	–	–	–	–
	IV.—REDUCTION OF PREMIUMS FOR LIFE.											
20	– – 10	– 1 8	– 2 –	– 2 5	– 3 –	– 3 8	– 4 11	– 7 3	– 10 4	10	1 9 4	2 9 3
30	– 2 –	– 2 5	– 3 –	– 3 8	– 4 11	– 7 8	– 14 3	– 16 10	1 9 4	2 9 3	4 14 –	–
40	– 3 4	– 4 5	– 5 5	– 7 9	– 11 6	– 17 9	1 9 4	2 9 3	4 17 5	–	–	–
50	– 5 9	– 8 2	– 12 1	– 18 6	1 11 1	2 11 8	4 17 5	–	–	–	–	–

The above are specimens of minimum bonuses. Former bonuses remaining added to the policy participate as additional assurances, as explained in answer to Number 2, Distribution of Profits (2).

H. Barnett, Chairman.
George K. Rickards, } Directors.
M. Biddulph, }
R. C. Fisher, Actuary.

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Economic Life Assurance Society, on the 31st December 1888.

I.

Annual Premiums for the Assurance of 100*l.*

Age next Birthday.	Premium.		Age next Birthday.	Premium.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 10 8	1 7 7	40	2 19 9	2 13 10
16	1 11 5	1 8 3	41	3 1 10	2 15 8
17	1 12 3	1 9 –	42	3 4 1	2 17 9
18	1 13 –	1 9 8	43	3 6 6	2 19 9
19	1 13 10	1 10 5	44	3 9 –	3 2 1
20	1 14 7	1 11 2	45	3 11 9	3 4 8
21	1 15 5	1 11 10	46	3 14 7	3 7 2
22	1 16 3	1 12 7	47	3 17 8	3 9 10
23	1 17 2	1 13 6	48	4 – 11	3 12 9
24	1 18 1	1 14 3	49	4 4 4	3 16 –
25	1 19 –	1 15 1	50	4 7 6	3 19 1
26	2 – –	1 16 –	51	4 10 11	4 2 9
27	2 1 –	1 16 11	52	4 14 1	4 6 1
28	2 2 –	1 17 10	53	4 17 5	4 9 8
29	2 3 1	1 18 9	54	5 – 11	4 13 4
30	2 4 3	1 19 9	55	5 4 8	4 17 4
31	2 5 5	2 – 10	56	5 8 8	5 1 7
32	2 6 8	2 2 1	57	5 12 11	5 6 2
33	2 8 –	2 3 3	58	5 17 5	5 10 11
34	2 9 5	2 4 6	59	6 2 4	5 16 3
35	2 10 11	2 5 11	60	6 7 5	6 1 1
36	2 12 6	2 7 2	61	6 13 1	6 6 6
37	2 14 2	2 8 9	62	7 – 1	6 13 1
38	2 15 11	2 10 5	63	7 7 6	7 – 2
39	2 17 9	2 12 –	64	7 15 6	7 7 4

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

II. and III.

TOTAL AMOUNT Assured on Lives for the Whole Term, and the Amount of Premiums Receivable Annually, after deducting the Abatements made by the application of Bonuses, for each Year of Life, in existence at the date above mentioned.

AGE.	WITH PARTICIPATION.				WITHOUT PARTICIPATION.		
	Sum Assured.	Reversionary Bonus.	Office Premium.	Extra Premium.	Sum Assured.	Office Premium.	Extra Premium.
	£.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
11	100	- -	1 10 8	—	—	—	—
12	100	- -	1 10 8	—	—	—	—
14	500	5	7 13 4	—	—	—	—
16	750	- -	11 10 –	—	—	—	—
17	100	- -	1 12 3	—	—	—	—
18	3,900	13	63 4 7	—	—	—	—
19	2,600	- -	42 4 9	- -	300	4 9 –	—
20	4,600	2	79 2 4	- -	300	4 7 –	—
21	4,700	20·25	76 15 9	—	—	—	—
22	7,950	12	138 13 1	—	—	—	—
23	12,650	28·75	225 6 7	14 10 –	—	—	—
24	15,425	60·75	276 16 1	2 5 –	—	—	—
25	41,075	118	779 19 11	6 5 –	700	12 3 2	—
26	43,300	31·5	829 6 –	6 – –	300	5 5 3	—
27	40,020	125·6	773 19 6	18 – –	8,300	152 1 2	—
28	62,200	194·25	1,219 15 5	27 10 –	400	7 7 8	—
29	66,400	387·5	1,332 – 2	3 – –	—	—	—
30	73,300	316·25	1,492 17 9	7 10 –	2,800	55 9 4	—
31	96,250	1,857	1,932 2 8	86 5 –	1,150	23 9 2	—
32	107,400	1,384	2,233 4 10	42 – –	700	14 10 6	—
33	105,600	1,193·25	2,262 18 4	29 10 –	200	4 1 8	1 – –
34	87,500	1,418	1,903 12 3	7 – –	1,550	32 2 –	—
35	132,850	3,457	2,819 – 6	1 10 –	100	2 2 1	—
36	97,110	2,190·25	2,106 12 1	45 – –	900	20 – 6	—
37	132,800	3,781·75	2,982 15 11	99 15 –	—	—	—
38	129,700	3,309·75	2,931 16 –	93 – –	550	13 9 10	—
39	96,400	4,381·5	2,165 5 10	37 – –	350	9 – 5	—
40	119,100	4,270·25	2,862 4 1	156 – –	750	20 6 8	—
41	156,980	7,708·5	3,657 13 2	3 – –	250	6 19 2	—
42	169,580	9,503·5	4,029 3 11	21 5 –	300	8 13 3	—
43	131,100	7,940·5	3,127 – 1	- -	1,300	37 6 10	—
44	201,950	11,074·5	4,838 14 11	54 10 –	—	—	—
45	159,350	10,189	3,823 17 5	46 – –	2,000	59 15 –	—
46	187,800	13,928·5	4,533 18 –	17 – –	500	15 13 6	—
47	162,050	11,422·5	3,958 17 8	7 10 –	1,400	46 – 8	—
48	169,300	15,932·75	4,237 16 9	31 – –	1,200	38 6 4	—
49	193,785	21,195·25	4,769 14 10	15 15 –	—	—	—
50	158,000	15,563·5	4,032 11 6	—	—	—	—
51	147,985	11,665·5	4,094 14 4	- -	400	15 16 4	—
52	167,100	20,210·5	4,288 6 3	1 10 –	700	26 18 2	—
53	192,624	20,876·25	5,385 8 3	- -	1,100	49 2 9	—
54	195,550	20,407	5,478 12 9	30 – –	900	39 17 8	—
55	176,119	24,161·75	4,801 3 1	2 5 –	—	—	—
56	133,750	19,249	3,636 16 3	3 15 –	300	13 7 1	—
57	142,200	19,332	3,931 – 10	5 15 –	300	15 17 6	—
58	197,759	31,814·25	5,442 18 9	—	—	—	—
59	193,610	30,846·5	5,227 1 6	- -	1,150	64 14 3	—
60	142,098	24,850·5	4,001 9 –	- -	2,200	124 4 2	—
61	197,876	39,227·75	5,363 13 8	- -	700	41 14 11	—
62	158,624	29,943·75	4,660 16 2	67 10 –	—	—	—
63	163,092	31,875·25	4,815 10 11	- -	5,000	316 5 –	—
64	159,549	25,452·75	5,228 – 7	12 – –	100	7 7 4	—
65	160,864	31,792·25	4,649 9 2	—	—	—	—
66	158,398	39,441·5	4,603 18 11	—	—	—	—
67	96,777	23,366·25	2,938 13 1	- -	400	32 2 10	—
68	126,020	36,572·75	3,788 15 5	—	—	—	—
69	91,746	21,698·78	3,053 9 11	- -	500	44 – –	—
70	111,793	21,841	4,096 2 4	15 – –	—	—	—
71	89,848·5	23,399	3,023 8 6	—	—	—	—
72	125,545	45,791·5	3,975 4 2	- -	850	109 3 2	—
73	97,152	24,821·75	3,019 – 3	- -	1,250	160 2 –	—
74	48,211	14,886·5	1,969 4 8	—	—	—	—
75	56,291	18,112·5	1,777 – 1	—	—	—	—
76	46,893	18,075·5	1,605 18 4	—	—	—	—
77	49,793	19,019·75	1,819 5 –	—	—	—	—
78	31,097	13,006·25	1,068 9 7	—	—	—	—
79	41,826	16,272·25	1,448 8 10	—	—	—	—
80	31,647	11,220·5	1,108 2 2	—	—	—	—

ECONOMIC LIFE ASSURANCE SOCIETY—*continuea.*

II. and III.—*continued.*

Age.	WITH PARTICIPATION.				WITHOUT PARTICIPATION.		
	Sum Assured.	Reversionary Bonus.	Office Premium.	Extra Premium.	Sum Assured.	Office Premium.	Extra Premium.
	£.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£.
81	37,171	11,984	1,577 17 10	—	—	—	—
82	10,347	4,555·5	441 19 –	—	—	—	—
83	18,296	11,218	545 9 5	—	—	—	—
84	24,194	10,988·25	894 13 8	—	—	—	—
85	7,400	4,537	240 5 –	—	—	—	—
86	9,050	4,862·25	406 19 8	—	—	—	—
87	6,500	2,703·5	252 8 2	—	—	—	—
88	3,299	2,493·5	112 7 7	—	—	—	—
89	3,599	916	97 14 11	—	—	—	—
90	3,500	342·5	147 14 7	—	—	—	—
91	1,900	1,162·25	75 12 2	—	—	—	—
92	300	284	10 7 7	—	—	—	—
£.	7,031,668·5	938,293·6	187,666 11 11	1,015 15 –	42,150	1,653 13 4	1 – –

Re-Assurances.

Age.	WITH PATICIPATION.				WITHOUT PARTICIPATION.		
	Sum Assured.	Reversionary Bonus.	Office Premium.	Extra Premium.	Sum Assured.	Office Premium.	Extra Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
72	750 – –	186 – –	25 15 –	—	—	—	—
45	- -	- -	- -	- -	2,000 – –	59 15 –	—

IV., V., and VI.

Total Amount Assured under Classes of Assurance Business other than for the Whole Term of Life; the Amount of Premiums Receivable Annually, in respect of each such special class of Assurances; and the Total Amount of Premiums received from the commencement upon all Policies, under each special Class, in force at the date above-mentioned.

CLASS.	Sum Assured.	Bonus Additions.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
I.—With Participation in Profits.	£.	£.	£. s. d.	£. s. d.	£. s. d.
Limited and Commuted Premiums - - - - -	611,991	95,071·25	7,981 2 7	- -	320,465 19 7
Joint Lives - - - -	24,399	2,624·75	1,060 18 –	- -	15,312 5 9
Last Survivor - - - -	14,097	1,825·75	117 7 10	- -	6,163 5 6
Total - - - £.	650,487	99,521·75	9,159 8 5	- -	341,941 10 10
II.—Without Participation in Profits.					
Limited and Commuted Premiums - - - - -	12,600	- -	55 2 9	- -	4,141 1 8
Half Premiums - - - -	84,800	- -	1,200 9 5	- -	3,025 8 10
Increasing Premiums - -	143,513	- -	3,849 – 3	- -	64,141 11 5
Short Term - - - -	23,325	- -	422 19 11	- -	1,457 8 3
Endowment Assurances - -	108,849	- -	4,695 – –	- -	21,063 14 5
Last Survivor - - - -	31,420	- -	452 12 –	- -	9,088 7 7
Joint Lives - - - -	1,550	- -	71 13 6	- -	161 15 6
Contingent Survivorship - -	22,820	- -	398 1 6	- -	2,187 4 11
Total - - - £.	428,877	- -	11,144 19 4	- -	105,266 12 7

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

VII.

Total Amount of Immediate Annuities on Lives:—

Age.	Annuity.
	£. s. d.
84 - - - - - -	20 – –
79 - - - - - -	20 – –
76 - - - - - -	500 – –
70 - - - - - -	12 – –
£.	552 – – per Annum.

VIII.

Amount of all Annuities other than those specified under heading No. 7:—

CLASS.	Amount of Annuities.	Annual Premiums Receivable.	Total Amount of Consideration Money and Premiums Received.
	£.	£. s. d.	£. s. d.
Contingent - - - - - - -	1,460	365 19 2	2,470 6 8

IX.

Average Rate of Interest at which the Assurance Fund of the Society was invested at the close of each Year during the period, since the last investigation:—

Years.	Interest per Cent.
	£. s. d.
1884 - - - - - -	4 6 8
1885 - - - - - -	4 6 10
1886 - - - - - -	4 6 9
1887 - - - - - -	4 6 6
1888 - - - - - -	4 4 9

X.

Table of Minimum Values allowed for the Surrender of Policies for the Whole Term of Life, effected at various interval Ages:—

POLICY FOR £. 100.

Age at Entry.	YEARS IN FORCE.									
	5.	10.	15.	20.	25.	30.	35.	40.	45.	50.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 6 6	4 18 6	7 19 5	11 12 5	15 19 5	21 – 4	26 13 2	32 13 10	38 17 4	44 18 4
30	3 5 2	7 3 4	11 16 6	17 4 6	23 5 3	29 14 4	36 6 6	42 16 1	48 17 11	54 8 2
40	5 3 –	11 2 5	17 15 10	24 18 8	32 4 10	39 8 –	46 2 9	52 4 7	57 10 7	61 18 9
50	7 16 8	16 4 4	24 15 11	33 4 1	41 2 3	48 5 4	54 9 9	59 13 4	—	—
60	10 18 11	21 13 6	31 15 4	40 17 10	48 16 7	55 8 9	—	—	—	—

The above values are exclusive of the values of any Bonuses attached to the Policy.

No Endowment Policies are granted by this Society.

The values allowed for Surrender of Endowment Assurances are a fixed proportion of the values reserved of 75 per Cent.

(*Note.*)

The Extra Premiums referred to in this Schedule are for Foreign Residence, and for Military, Naval, and Mercantile Marine risks, and are subject to discontinuance upon the cessation of such risk.

No business is transacted by this Society at other than European Rates, and no Policies are issued on any but select lives. But in cases of Gout and Hernia, a small additional Premium is charged, for which an additional reserve is made in the valuation of these Policies.

H. Barnett, Chairman.
George K. Rickards, } Directors.
M. Biddulph, }
R. C. Fisher, Actuary.

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

Table of Values of Annuities deduced from the Table of Mortality referred to in Answer No. 3, Fifth Schedule.

AGE.	Annuity 3½ per Cent.	AGE.	Annuity 3½ per Cent.
	£.		£.
10	21·4055	55	12·0820
11	21·2672	56	11·7469
12	21·1287	57	11·4087
13	20·9904	58	11·0682
14	20·8520	59	10·7257
15	20·7139	60	10·3821
16	20·5754	61	10·0377
17	20·4368	62	9·6933
18	20·2973	63	9·3493
19	20·1571	64	9 0066
20	20 0161	65	8·6652
21	19·8740	66	8·3260
22	19·7300	67	7·9894
23	19·5840	68	7·6564
24	19·4356	69	7·3270
25	19·2848	70	7·0017
26	19·1307	71	6·6809
27	18·9731	72	6·3654
28	18·8116	73	6·0555
29	18·6460	74	5·7516
30	18·4758	75	5·4536
31	18·3004	76	5·1620
32	18·1196	77	4·8773
33	17·9330	78	4·5998
34	17·7406	79	4·3296
35	17·5417	80	4·0669
36	17·3363	81	3·8118
37	17·1238	82	3·5645
38	16·9049	83	3·3251
39	16·6771	84	3·0941
40	16·4430	85	2 8710
41	16·2012	86	2·6568
42	15·9517	87	2·4500
43	15·6948	88	2·2522
44	15·4302	89	2·0626
45	15·1582	90	1·8822
46	14·8788	91	1·7092
47	14·5924	92	1·5461
48	14·2990	93	1·3908
49	13·9992	94	1·2422
50	13 6930	95	1·0961
51	13·3812	96	·9704
52	13·0633	97	·8349
53	12·7404	98	·7283
54	12·4133	99	·6333

H. Barnett, Chairman.
N. Biddulph, Director.
George K. Richards, Director.
R. C. Fisher, Actuary.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Reliance Mutual Life Assurance Society, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	681,594	12	10
Premiums (less Re-assurances, 6,358*l.* 13*s.* 10*d.*)	87,124	2	11
Interests and Dividends (less Tax, 506 *l.* 6 *s.*)	26,376	11	8
Consideration for Annuities - - - -	1,150	–	–
Assignment Fees - - - - - -	55	12	6
Loan Risk Premiums - - - - -	217	13	3
£.	796,518	13	2

	£.	s.	d.	£.	s.	d.
Claims under Policies (after deduction of Sums Re-assured) - - - -	63,138	19	2			
Endowment Policies Matured	1,338	15	10			
				64,477	15	–
Surrenders - - - - - - -				5,322	12	7
Annuities - - - - - - -				1,001	14	9
Commission - - - - - - -				4,449	–	11
Expenses of Management:	£.	s.	d.			
General Expenses - -	9,410	13	11			
Branch Offices and Agency Extension - - -	5,736	11	9			
Policy Stamps - -	180	8	6			
				15,327	14	2
Bonus in Reduced Premiums - - -	1,578	10	6			
Bonus Cash - - -	6,173	15	2			
				7,752	5	8
Amount of Funds at the end of the Year:						
Assurance Fund - -	677,969	16	10			
Loan Guarantee Fund -	217	13	3			
Securities Suspense Fund	20,000	–	–			
				698,187	10	1
£.				796,518	13	2

Note.—The Society has no separate Account for Annuities.

BALANCE SHEET

Of the Reliance Mutual Life Assurance Society, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance Fund - - -	677,969	16	10			
Loan Guarantee Fund - -	217	13	3			
Securities Suspense Fund -	20,000	–	–			
Total Funds, as per First Schedule - -				698,187	10	1
Claims admitted, but not paid - - -				21,732	16	–
£.				719,920	6	1

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - -	297,315	5	3
Loans on the Society's Policies - - -	47,131	2	4
Investments:			
British Government Securities - - -	22,885	15	1
House Property - - - - -	31,690	16	2
Office Furniture and Fixtures - - -	1,415	15	7
Life Interests in possession - - -	120,757	1	3
Reversionary Life Interests - - -	62,168	14	3
Absolute and Contingent Reversions to fixed sums - - - - - - -	12,113	18	9
Loans upon Personal Security - - -	48,469	19	8
Agents' Balances - - - - -	3,285	1	8
Outstanding Premiums - - - -	15,542	16	8
Ditto - Interest - - - - -	19,264	1	2
Cash on Deposit at Bankers - - -	25,007	13	5
Balance at Bankers - - - - -	12,872	4	10
£.	719,920	6	1

W. W. Duffield, Chairman.
Henry W. Petre, } Directors.
Thomas Eykyn, }
E. Clifton Griffith, Secretary.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Life Assurance Company (Limited), for the Year ending 31st May 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Funds at the beginning of the Year				78,294	16	4
Premiums	27,338	8	3			
Less Re-assurance Premiums	3,173	8	4	24,164	19	11
Consideration for Annuities granted				6,526	11	–
Interest and Dividends				3,557	10	10
Assignment Fees				9	12	6
£.				112,553	10	7

	£.	s.	d.
Claims under Life Policies (paid and ontstanding), after deduction of sums Re-assured	4,472	16	3
Surrenders	540	5	6
Annuities	1,731	13	7
Commission	1,041	7	–
Expenses of Management	4,129	16	9
Income Tax	38	5	1
Amount of Life Assurance Funds at the end of the Year, as per Fourth Schedule	100,599	6	5
£.	112,553	10	7

II. ACCIDENT AND GENERAL ACCOUNT.

(Including Fatal Accident Fund Account.)

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year (exclusive of Life Funds and of Paid-up Capital*)				9,833	2	11
Accident Premiums	5,855	1	6			
Less Re-assurance Premiums	61	9	10	5,793	11	8
Interest and Dividends				2,663	11	–
Transfer Fees				7	7	6
£.				18,297	13	1

	£.	s.	d.	£.	s.	d.
Claims for Non-fatal Accidents (paid and outstanding), after deduction of Re-assurances				2,359	16	5
Bonus reductions to Policyholders				203	–	6
Commission				658	2	10
Expenses of Management				1,594	12	8
Shareholders' Dividend				2,500	–	–
Income Tax				54	7	8
Amount of Funds at the end of the Year (exclusive of Life Funds and of Paid-up Capital*), as per Fourth Schedule, viz.:						
Accident and General Funds	6,927	13	–			
Fatal Accident Fund	4,000	–	–	10,927	13	–
£.				18,297	13	1

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* The Paid-up Capital is excluded from these balances at the request of the Board of Trade. The receipts and disbursements in respect of Capital are included in this Account.

BALANCE SHEET

Of the Scottish Life Assurance Company (Limited), on the 31st May 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital subscribed	250,000	–	–			
Whereof uncalled	200,000	–	–			
Shareholders' Capital paid up				50,000	–	–
Accident and General Fund				6,927	13	–
Fatal Accident Fund				4,000	–	–
				60,927	13	–
Life Assurance Funds				100,599	6	5
				161,526	19	5
Claims under Life Policies admitted (or intimated) but not yet payable	2,000	–	–			
Accident Claims outstanding	302	19	6			
Sundry sums owing	316	16	–			
Shareholders' Dividends unclaimed	35	9	6			
Premiums paid in advance	6	6	10	2,661	11	10
£.				164,188	11	3

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				28,962	4	–
Ditto ditto out of the United Kingdom				29,000	–	–
Loans on Trust Funds and Reversions				12,625	–	–
Loans on the Company's Policies				4,436	7	11
Investments:						
Indian and Colonial Government Securities				4,425	4	3
Railway and other Debentures, and Debenture Stocks				34,204	8	7
House Property, George-street, Edinburgh				9,600	–	–
Reversions				11,154	–	5
Bank Deposits for fixed period				11,000	–	–
Ground Annuals				871	7	6
Rent Charges				1,779	16	3
Loans on Personal Security, with Mortgage of Life Policies				2,285	1	11
Agents' Balances				4,446	9	8
Outstanding Premiums				2,516	4	10
Interest accrued but not yet due				688	4	4
Outstanding Interest (since provided for)				208	6	7
Cash on Deposit in Bank	1,000	–	–			
Cash on Current Bank Account	4,566	19	9			
Policy Stamps in hand	33	–	9	5,600	–	6
Office Furniture				385	14	6
£.				164,188	11	3

John Cowan, Chairman.
James Macdonald, Director.
Andrew Mitchell, Director.
David Paulin, Manager.
James Sorley, Actuary and Secretary.

We have examined the foregoing Revenue Accounts and Balance Sheet, and hereby certify them to be correctly stated, and fully vouched and instructed. We have also inspected the various Securities and have found them in order.

Edinburgh, 18 July 1889.

A. & J. Robertson, C.A., Auditors.

ROCK LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Rock Life Assurance Company, for the Year ending 31st December 1888.

	£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year:						
Assurance Fund	1,823,019	16	6			
Subscription Capital Stock	1,070,023	16	11			
				2,893,043	13	5
Premiums	124,557	12	3			
Less Re-assurances	6,912	12	11			
				117,644	19	4
Fines from Shareholders for Non-assurance				3,499	10	–
Interest and Dividends:						
Assurance Fund	69,990	7	11			
Subscription Capital Stock	39,856	4	5			
				109,846	12	4
Transfer and other Fees				36	7	6
Consideration for Annuities				16,541	8	10
Profit on Sale of Securities:						
Assurance Fund	859	9	11			
Subscription Capital Stock	337	9	6			
				1,196	19	5
£.				3,141,809	10	10

	£.	s.	d.	£.	s.	d.
Claims under Policies:						
Sums assured	104,229	–	–			
Bonus Additions	22,114	12	2			
				126,343	12	2
Surrender of Policies:						
Assuring 40,450 *l.*	6,175	4	3			
Bonus Additions, 1,239 *l.* 3 *s.* 3 *d.*	726	–	11			
				6,901	5	2
Annuities				2,711	3	9
Commission				4,957	4	5
Expenses of Management				14,548	10	2
Subscription Capital Stock Account (*see* below):						
Dividends	85,000	–	–			
Expenses	2,421	8	2			
				87,421	8	2
Amount of Funds at end of Year:						
Assurance Fund	1,876,130	4	4			
Subscription Capital Stock	1,022,796	2	8			
				2,898,926	7	–
£.				3,141,809	10	10

SUBSCRIPTION CAPITAL STOCK ACCOUNT.

Included in the above Revenue Account of the Rock Life Assurance Company, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	1,070,023	16	11
Interest and Dividends	39,856	4	5
Profit on Sale of Securities	337	9	6
£.	1,110,217	10	10

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Expenses of Management							2,421	8	2
Dividend and Bonus to Shareholders, appropriated as follows (on 150,000 Shares):									
Three-fourths of Income from Subscription Capital Stock				28,329	4	4			
Three-fourths of one Year's Balance of undivided Profits appropriated to Shareholders, 19th August 1882				35,420	15	8			
							63,750	–	–
Dividend and Bonus to Assurance Fund (on 50,000 Shares):									
One-fourth of Income from Subscription Capital Stock	9,443	1	5						
One-fourth of one year's Balance of undivided Profits appropriated to Shareholders, 19th August 1882	11,806	18	7						
				21,250	–	–			
Payment to Assurance Fund on account of Interest				15,284	18	6			
To reduction of Cost of Shares held by the Assurance Fund				5,965	1	6			
							21,250	–	–
							87,421	8	2
Amount of Funds at the end of the Year							1,022,796	2	8
£.							1,110,217	10	10

BALANCE SHEET

Of the Rock Life Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance Fund	1,876,130	4	4			
Subscription Capital Stock	1,022,796	2	8			
Total Funds, as per First Schedule				2,898,926	7	–
Claims admitted but not paid				26,183	3	4
Outstanding Dividends and Bonuses to Shareholders				266	7	6
Amount due from Subscription Capital Stock to Assurance Fund for proportion of Expenses				1,370	6	3
£.				2,926,746	4	1

ASSETS.	Assurance Fund.			Subscription Capital Stock.			TOTAL.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom	756,884	4	5	601,700	–	–	1,358,584	4	5
Loans on the Company's Policies	63,332	12	5	–	–	–	63,332	12	5
Loans on the Company's Shares	6,310	–	–	–	–	–	6,310	–	–
Investments:									
British Government Securities	32,287	–	–	18,000	–	–	50,287	–	–
Indian and Colonial Government Securities	97,820	16	11	128,877	9	4	226,698	6	3
Canadian Securities	36,577	13	6	–	–	–	36,577	13	6
United States Securities	69,028	19	6	–	–	–	69,028	19	6
Debentures and Debenture Stock	200,370	5	–	121,175	–	–	321,545	5	–
Leasehold Property	21,381	8	10	–	–	–	21,381	8	10
Freehold Property	76,964	12	3	19,736	17	–	98,701	9	3
Terminable Annuities	77,962	10	–	27,267	13	6	105,230	3	6
Shares of the Company purchased under "The Rock Life Assurance Act, 1864"	376,727	8	9	–	–	–	376,727	8	9
Agents' Balances	6,102	8	–	–	–	–	6,102	8	–
Outstanding Premiums	11,557	2	11	–	–	–	11,557	2	11
Ditto - Interest due and accrued	22,440	14	9	16,116	17	11	38,557	12	8
Amount due from Subscription Capital Stock for proportion of Expenses	1,370	6	3	–	–	–	1,370	6	3
Cash:									
On Deposit	32,000	–	–	90,000	–	–	122,000	–	–
In hand and on Current Account	13,195	4	2	1,558	18	8	14,754	2	10
£.	1,902,313	7	8	1,024,432	16	5	2,926,746	4	1

G. J. Newbery,
Thos. Gardner, } Auditors.

Chas. Rugge-Price, Chairman in rotation.
Geo. Croshaw,
Jno. Goddard, } Directors.
George S. Crisford, Actuary.

ROCK LIFE ASSURANCE COMPANY—*continued.*

(*Second Schedule.*)

(Specially required by the Board of Trade, on account of the difference between the dates of the Valuation Period and Financial Year.)

BALANCE SHEET

Of the Rock Life Assurance Company, on the 19th August 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up, 100,000 *l.*, accumulated to	1,007,655	17	2			
Assurance Fund - -	1,892,901	5	2			
Total Funds - - - - - - - -				2,900,557	2	4
Claims admitted but not paid - - -				55,932	9	–
Dividends and Bonuses to Shareholders - -				403	3	9
£.				2,956,892	15	1

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -				1,454,634	11	7
Loans on the Company's Policies - - -				61,943	10	8
Loans on the Company's Shares - - -				9,810	–	–
Investments:						
British Government Securities - -				50,287	–	–
Indian and Colonial Government Securities				273,098	6	3
Canadian Securities - - - -				36,517	13	6
United States Securities - - - -				84,047	15	6
Debentures, and Debenture Stocks - -				345,492	6	9
Leasehold Property - - - -				20,987	13	10
Freehold Property - - - - -				94,947	8	–
Terminable Annuities - - - -				42,330	13	9
Shares of the Company purchased under "The Rock Life Assurance Act, 1864"				373,655	2	6
Reversions - - - - - -				525	–	–
Agents' Balances - - - - - -				5,499	7	10
Outstanding Premiums - - - - -				4,317	18	10
Outstanding Interest due and accrued - -				38,182	5	6
Cash:						
On deposit - - -	43,000	–	–			
In hand and on Current Account - - -	17,616	–	7			
				60,616	–	7
£.				2,956,892	15	1

W. A. Bevan, Chairman in Rotation.
Frederick Cox, } Directors.
John Goddard, }
George S. Crisford, Actuary.

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Rock Life Assurance Company, made by the Actuary.

I.

The date up to which the valuation is made is the 19th August 1889.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, are determined by the Company's deed of settlement as follows:—

1. That at intervals of not less than seven years, at the least (*modified by the " Rock Life Assurance Companies Act, 1869," to not less than five years*), a bonus may be declared out of the Assurance Fund for the time being of the Company, after a careful investigation of the value of each policy of assurance and other outstanding claims shall have been made. That the said bonus, so to be declared, shall be short of the actual surplus profits ascertained by such investigation, at the time of making the same, by the sum of 5,000 *l.* at least. That at the first court of directors, after a bonus shall have been declared, the bonus so declared shall be divided into three equal parts. That at the same court of directors one of the said equal parts shall be added to and consolidated with the subscription capital stock, and form part thereof.

2. That at the first court of directors, after a bonus shall have been declared, the remaining two equal third parts of such bonus shall be appropriated to a fund, to be called " The Policy Holders' Bonus Fund," and the same shall be distributed amongst the policies for the whole continuance of one or more life or lives, or for Endowment Assurances which were in force at the time when such bonus was declared (provided such policies shall upon the face of them be stated to be then entitled to participate in profits, and provided such policies shall not have been effected with the Company in the then current year, or during the then last year preceding) in manner following, that is to say :

II.—*continued.*

The said policies shall be divided into classes, according to the number of the years of their standing in the Company, and such of the policies as shall have completed one entire year's standing in the Company on or before the last day of December next preceding the declaration of the bonus, shall constitute the first of such classes; such of the policies as shall have completed two such entire years' standing in the Company shall constitute the second of such classes, and so on in like manner, after which the sum to be distributed shall be allotted to the several policies in the several classes, in proportion to the sums assured by such policies, in such manner that the sum to be allotted to each policy of the second class shall be twice as much as the sum to be allotted to each policy assuring the like sum in the first class; and the sum to be allotted to each policy of the third class shall be thrice as much as the sum to be allotted to each policy assuring the like sum in the first class, and so on, in arithmetical progression.

That the sum to which any person assured by the Company may become entitled under any such distribution as aforesaid, shall be paid by the Company, without interest, at the time when the sum assured by the policy, in respect of which such distribution or appropriation may be made in favour of such person, shall become payable, and not before.

3. To every policy which upon the face thereof shall be stated to be entitled to participate in profits at the time in question, and which shall have completed at least seven entire years' standing in the Company, there shall be assigned, out of the Policy Holders' Bonus Fund, if it becomes a claim after the 19th day of August 1890, or after the 19th day of August next succeeding the declaration of any subsequent bonus, but before the declaration of the bonus for the septennial period current when such policy becomes a claim, by way of interim bonus to be added to the sum assured by such policy, such a sum, proportioned to the amount of such policy, the standing of such policy, and the time that has elapsed since the last declaration of a bonus, as the court of directors shall in their discretion from time to time declare by resolution (either general or applicable to any septennial period) to be fair and equitable, and a copy of such resolution, certified under the hand of the actuary or acting actuary for the time being of the Company, shall be conclusive, and the only evidence of the amount so to be added to any and every such policy by way of bonus as aforesaid.

4. Every such Policy Holders' Bonus Fund, until it shall become payable, shall be credited with interest at the rate of 3 per cent. per annum. And for the purpose of this clause all interest to be so credited shall thereupon become part of the capital of such fund. After providing for existing liabilities thereon, and payment of such interim bonuses, the surplus, if any, shall be added to the Policy Holders' Bonus Fund formed on the next succeeding declaration of bonus, and be allotted accordingly. The interim bonuses may, if necessary, be taken out of the amount required to provide for existing bonuses, but in that case the amount so taken shall be replaced out of the Policy Holders' Bonus Fund formed on the next succeeding declaration of bonus before the allotment thereof.

III.

The table of mortality used in the valuation is the Institute of Actuaries Healthy Males Tables for the assurances, and the Government Annuity Tables (Finlaison), 1882, for the annuities.

IV.

The rate of interest assumed in the calculations is 3 per cent. for policies with profits, and 3½ per cent. for policies without profits, and 3 per cent. for annuities.

V.

The proportion of the annual premium income reserved as provision for future expenses and profits represents the sum of 265,417 *l.* The whole loading, *i. e.*, the difference between the premiums payable and the net premiums according to the table adopted, was reserved in respect of all policies with the exception of the ordinary whole life with profits. Under these policies 20 per cent. of the gross premiums and all extra premiums were reserved, in addition to the exclusion of negative values, making the reserve 21·5 per cent. of the gross whole-life premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Rock Life Assurance Company, for seven Years, commencing the 20th August 1882 and ending 19th August 1889.

	£.	*s.*	*d.*		£.	*s.*	*d.*
Amount of Funds on the 20th August 1882, the beginning of the Period - - -	3,202,747	9	10	Claims under Policies - - - - -	1,210,236	7	3
Premiums - - - - - - -	842,291	8	8	Surrenders - - - - - - -	118,783	15	9
Fines from Shareholders for non-assurance -	21,377	5	6	Annuities - - - - - - -	7,235	15	8
Interest and Dividends - - - - -	866,938	1	10	Commission - - - - - - -	31,975	10	1
Transfer and other Fees - - - -	246	17	6	Expenses of Management - - - -	*106,452	3	–
Consideration for Annuities - - - -	54,104	4	9	Dividends and Bonuses to Shareholders - -	595,000	–	–
				Profit and Loss Balance on Valuation of Assets - - - - - - -	17,464	14	–
				Amount of Funds on the 19th August 1889, the end of the Period, as per Second Schedule	2,900,557	2	4
£.	4,987,705	8	1	£.	4,987,705	8	1

* Of this amount the sum of 13,679 *l.* 13 *s.* 6 *d.* was paid out of Subscription Capital Stock.

ROCK LIFE ASSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Rock Life Assurance Company, as at the 19th August 1889.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Valued by Institute of Actuaries Healthy Males. Interest, 3 per Cent. With Profits; 3½ per Cent. Without Profits.			
	Number of Policies.	Sums Assured and Bonus.	Office Yearly Premiums.	Net Yearly Premiums,	Sums Assured. and Bonus.	Office Yearly Premiums.	Net Yearly Premiums,	Net Liability.
ASSURANCES.								
I. WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
Whole Life :								
Ordinary	3,174	3,183,311·024	84,086·233	66,261·61	2,048,604·9	980,956·4	769,647·4	1,278,957·5
Investment Policies	539	272,295·	9,472·854	8,626·38	119,184·	115,444·3	104,517·9	14,666·1
Limited Premiums	66	60,404·241	2,666·483	2,110·91	29,734·7	15,570·5	12,178·1	17,556·6
Increasing Premiums	35	28,450·	584·779	381·65	14,936·4	16,324·9	13,037·2	1,899·2
Deferred Profits	22	17,150·	457·613	413·69	7,823·9	8,090·	7,405·	418·9
Endowment Assurances	139	34,150·	1,396·721	1,120·21	17,566·7	21,424·5	17,306·1	260·6
Joint Lives	8	2,742·149	146·004	105·61	2,037·3	1,157·6	805·4	1,231·9
Joint Lives and Survivor	21	26,245·543	451·041	363·08	18,369·4	4,345·3	3,438·	14,931·4
Extra Premiums	–	- -	768·812	—	—	—	—	—
TOTAL Assurances With Profits	4,004	3,624,747·957	100,030·540	79,383·14	2,258,257·3	1,163,313·5	928,335·1	1,329,922·2
II. WITHOUT PARTICIPATION IN PROFITS.								
Whole Life:								
Ordinary	235	445,455·	12,494·462	10,335·38	209,816·5	178,027·7	146,493·4	63,323·1
Increasing Premiums	7	6,100·	112·854	97·62	2,321·	2,436·9	2,175·2	145·8
Endowment Assurances	155	64,600	2,522·833	2,147·57	33,206·6	33,460·	28,816·1	4,390·5
Endowments	5	550·	24·433	24·43	- -	- -	- -	73·3
Joint Lives	2	3,200·	172·200	141·69	2,464·5	1,085·5	891·4	1,573·1
Joint Lives and Survivor	16	28,710·	474·200	386·49	15, 30·8	5,947·	4,756·6	10,674·2
Survivorship	36	65,295·666	957·563	724·68	8,122·6	7,023·3	5,873·9	2,246·7
Issue	8	92,800·	- -	- -	5,411·8	- -	- -	5,411·8
Term	94	136,358·541	1,978·138	1,353·14	- -	- -	- -	676·6
Investment Security	21	57,650·	519·133	476·04	9,995·2	10,219·2	9,287·1	708·1
Extra Premiums	–	- -	118·437	—	—	—	—	—
TOTAL Assurances Without Profits	579	900,719·207	19,374·253	15,687·04	286,769·	238,199·6	198,293·7	89,225·2
TOTAL Assurances	4,583	4,525,467·164	119,404·793	95,070·18	2,545,026·3	1,401,513·1	1,126,628·8	1,419,147·4
Deduct Re-Assurances	–	204,100·	3,554·546	3,235·53	56,146·2	56,779·7	47,313·3	8,852·9
TOTAL Net Amount of Assurances	4,583	4,321,367·164	115,850·247	91,834·65	2,488,880·1	1,344,733·4	1,079,315·5	1,410,314·5
ANNUITIES.		Per Annum.						
Immediate :								
Single Lives	80	4,465·554	- -	- -	- -	- -	- -	46,183·5
Joint Lives and Survivor	4	333·650	- -	- -	- -	- -	- -	4,573·2
Joint Lives	1	300·	- -	- -	- -	- -	- -	950·7
Certain	1	105·	- -	- -	- -	- -	- -	1,142·9
Deferred :								
Single Lives	1	10·	- -	- -	- -	- -	- -	84·8
Educational	13	460·	235·071	235·07	- -	- -	- -	532·1
TOTAL Annuities	100	5,674·204	235·071	235·07	- -	- -	- -	53,467·2
TOTAL of the Results	4,683	4,321,367·164 5,674·204	116,085·318 per annum.	92,069·72	2,488,880·1	1,344,733·4	1,079,315·5	1,463,781·7

VALUATION BALANCE SHEET of the Rock Life Assurance Company, as at 19th August 1889.

	£.	s.	d.		£.	s.	d.
Net liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5)	1,463,781	14	–	Life Assurance Fund (as per Balance Sheet under Schedule 2)	1,892,901	5	2
Surplus	429,119	11	2				
£.	1,892,901	5	2	£.	1,892,901	5	2

ROCK LIFE ASSURANCE COMPANY—*continued.*

VIII.

Before a policy is entitled to share in the profits, it is provided by the deed of settlement that one entire year's standing in the Company, on or before the last day of December next preceding the declaration of the bonus, shall have been completed.

IX.

The results of the valuation are as follows, viz.:—

(1.) The total amount of profit made by the Company for the septennial period ending 19th August 1889, was 429,119 *l.* 11 *s.* 2 *d.** Of this sum 50,000 *l.* was carried to an Investment Reserve Fund, leaving for distribution 379,119 *l.* 11 *s.* 2 *d.*

(2.) The amount of profit divisible among the policy-holders was 252,746 *l.* 7 *s.* 6 *d.* The number and amount of the policies entitled to participate was 3,046 assuring the sum of 2,706,177 *l.* 10 *s.*

(3.) Specimens of bonuses allotted to policies for 100 *l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received, are as follows, viz.:—

AGE AT ENTRY.	POLICIES IN FORCE FOR						
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	1 16 –	4 1 –	6 6 –	8 11 –	10 16 –	13 1 –	15 6 –
30 - - -							
40 - - -							
50 - - -							

AGE AT ENTRY.	POLICIES IN FORCE FOR					
	40 Years.	45 Years.	50 Years.	55 Years.	60 Years.	65 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	17 11 –	19 16 –	22 1 –	24 6 –	26 11 –	28 16 -
30 - - -						
40 - - -						
50 - - -						

The amounts apportioned under the various modes in which the bonus might be received, depend on the mode of election by the assured.

The cash values of the bonuses are computed by the Institute of Actuaries Healthy Males Table of Mortality with interest at 4 per cent.

If the cash values are converted into reductions of the annual premiums, the calculations are made upon the Institute of Actuaries Healthy Males Table for the value of the annuities with interest at 3 per cent.

* Including 18,451 *l.* 10 *s.* 6 *d.* undistributed at the previous valuation.

W. A. Bevan, Chairman in Rotation.
Frederick Cox, } Directors.
John Goddard, }
George S. Crisford, Actuary.

ROCK LIFE ASSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Rock Life Assurance Company, on the 19th August 1889.

I.

Annual Premium per Cent. for Assurances for the Whole of Life.

Age next Birthday.	PREMIUM.			Age next Birthday.	PREMIUM.		
	With Profits.		Without Profits.		With Profits.		Without Profits.
	Immediate.	After 28 Years.			Immediate.	After 28 Years.	
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15	1 18 7	1 9 6	1 5 6	38	3 4 6	2 12 7	2 11 6
16	1 19 8	1 10 6	1 6 5	39	3 6 2	2 14 3	2 13 1
17	2 – 8	1 11 5	1 7 4	40	3 7 11	2 15 11	2 14 9
18	2 1 8	1 12 4	1 8 3	41	3 9 9	2 17 8	2 16 6
19	2 2 8	1 13 2	1 9 2	42	3 11 8	2 19 6	2 18 5
20	2 3 7	1 14 –	1 10 –	43	3 13 8	3 1 5	3 – 9
21	2 4 6	1 14 9	1 10 9	44	3 15 9	3 3 5	3 3 2
22	2 5 4	1 15 5	1 11 6	45	3 17 11	3 7 9	3 5 9
23	2 6 3	1 16 2	1 12 5	46	4 – 2	3 10 2	3 8 5
24	2 7 1	1 17 –	1 13 3	47	4 2 7	3 12 9	3 11 3
25	2 8 1	1 17 9	1 14 3	48	4 5 1	3 15 5	3 14 3
26	2 9 1	1 18 8	1 15 3	49	4 7 10	3 18 4	3 17 4
27	2 10 1	1 19 6	1 16 4	50	4 10 8	4 1 2	4 – 9
28	2 11 1	2 – 5	1 17 6	51	4 13 6	- -	4 4 3
29	2 12 3	2 1 5	1 18 7	52	4 16 5	- -	4 8 –
30	2 13 5	2 2 5	1 19 10	53	4 19 7	- -	4 12 1
31	2 14 7	2 3 6	2 1 1	54	5 2 10	- -	4 16 4
32	2 15 9	2 4 7	2 2 5	55	5 6 4	- -	5 1 –
33	2 17 1	2 5 9	2 3 9	56	5 10 1	- -	5 5 9
34	2 18 5	2 7 –	2 5 3	57	5 14 –	- -	5 10 7
35	2 19 10	2 8 4	2 6 9	58	5 18 2	- -	5 15 10
36	3 1 4	2 9 8	2 8 4	59	6 2 8	- -	6 1 6
37	3 2 10	2 11 1	2 10 –	60	6 7 4	- -	6 6 9

ROCK LIFE ASSURANCE COMPANY—*continued.*

II. and III.

Classified List of Assurances on Single Lives for the Whole of Life, in force on the 19th August 1889.

Age.	With Profits.				Without Profits.		
	Amount Assured.	Reversionary Bonus.	Premium.		Amount Assured.	Premium.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
14	1,100	- -	20·671	—	—	—	—
15	200	- -	3·858	—	—	—	—
20	4,000	- -	79·792	- -	2,000	29·167	—
21	6,550	22·750	151·666	1·25	100	1·538	—
22	2,100	11·375	41·821	- -	4,000	62·625	—
23	4,750	15·925	111·263	4·375	2,500	41·125	—
24	2,300	- -	51·866	—	—	—	—
25	5,600	180·750	120·692	- -	1,700	32·025	—
26	3,800	- -	91,633	3·875	13,300	272 458	—
27	23,700	181·000	532·013	1·5	16,450	323·729	—
28	10,800	67·275	246·672	2·5	6,000	100·475	—
29	14,950	128·000	351·129	- -	69,250	1,345·288	—
30	8,525	390·575	159·913	7·375	4,100	78·113	2·625
31	20,050	127·341	493 333	29·725	7,200	165·092	—
32	21,370	214·066	541·637	23·75	1,800	46·067	—
33	32,700	396·450	824·429	18	12,000	238·75	—
34	24,150	269·266	633·508	5	11,500	255·271	5
35	41,060·5	158·108	1,135·721	1	4,900	107·379	5
36	44,940	482·216	1,116·472	—	—	—	—
37	36,175	439·713	964 7	9·733	7,300	171·313	—
38	24,450	465·816	649·816	26·55	6,900	182·192	—
39	40,510	951·393	1,063 572	26·25	5,100	134·933	—
40	53,350	2,169·824	1,302·275	10	12,950	307·696	25
41	54,250	4,295·687	1,297·4	1	1,100	22·904	—
42	38,100	1,192·349	1,129·675	1·75	1,000	28·666	5
43	55,675	2,626·898	1,454·283	- -	7,910	218·283	—
44	57,507	4,316·480	1,501·692	10	2,900	89·133	—
45	83,678	4,597·308	2,161·916	119·75	49,800	1,603·813	—
46	50,265	1,515·474	1,553·013	6	9,400	328·579	11·25
47	54,450	6,763·891	1.328·996	26	11,450	378·029	5
48	51,980	3,832·118	1,402·779	8·75	17,100	441·292	—
49	49,895·6	3,215·006	1,470·946	18	5,700	181·371	—
50	76,700	5,593·319	2,274·396	68	1,100	68·204	—
51	66,100	5,089·493	1,933·45	50	14,600	447·772	—
52	62,300	5,328·566	1,857·966	15	6,350	219·696	—
53	58,450	4,939·992	1,833·363	27	7,500	220·533	—
54	73,400	9,479·119	2,326·75	- -	16,100	517·921	—
55	82,800	8,469·621	2,730·766	10	11,250	449·429	—
56	83,190	11,438·574	2,566·787	- -	12,000	373·358	—
57	60,200	7,924·093	1,564·642	- -	5,770	242·338	—
58	87,425	14,347·265	2,900·213	- -	10,300	297·492	—
59	61,431	11,166·933	1,922·533	7·5	2,100	88·363	—
60	63,031	9,807·977	2,006·25	- -	16,300	584·229	—
61	68,260	10,525·158	2,461·887	- -	5,100	291·854	—
62	54,107	9,408·694	1,864·1	—	—	—	—
63	76,031	17,909·258	2,117·629	- -	13,000	332·458	—
64	86,050	13,650·748	3,009·908	3·292	150	10·466	—
65	63.212	17.883·163	1,664·237	- -	4,425	262·833	—
66	39,133	8,058·885	1,340·772	- -	2,250	69·416	—
67	65,075	13,365·662	2,019·387	- -	2,450	68·946	—
68	45,099·95	7,471·565	1,709·579	- -	9,500	350·646	—
69	74,880	20,143·961	2,491·837	- -	400	42·266	—
70	56,700	17,199·875	2,073·687	- -	1,400	44·896	—
71	35,710	14,179·845	1,191·604	- -	2,000	146·083	—
72	28,451	8,643·962	815·616	- -	2,000	71·833	—
73	37,762·45	20,117·209	1,173·433	- -	500	24·166	—
74	17,425	6,439·806	630.279	- -	3,000	94	—
75	24,750	12,817·998	725·854	—	—	—	—
76	29,174	7,410·949	1,222·058	- -	500	17·958	—
77	15,770	8,163·151	553·308	—	—	—	—
78	35,400	14,536·589	1,302·563	100	—	—	—
79	67,300	27,731·473	2,948·254	—	—	—	—
80	28,450	9,096·012	1,114·987	—	—	—	—
81	40,899	19,586·634	1,738·937	—	—	—	—
82	4,500	4,864·161	133·972	—	—	—	—
83	7,500	5,367·912	251·272	—	—	—	—
84	13,500	8,156·576	606·772	—	—	—	—
85	4,000	2,247·746	138·479	5	—	—	—
86	7,550	3,551·698	340·683	—	—	—	—
87	7,100	2,641·965	250·272	—	—	—	—
88	2,000	715·999	106·333	—	—	—	—
91	400	155·866	21·266	—	—	—	—
92	3,000	1,383·998	161·000	—	—	—	—
94	125	—	—	—	—	—	—
£.	2,737,272·5	446,038·524	84,086·233	647·625	445,455	12,494·462	58·875

ROCK LIFE ASSURANCE COMPANY—*continued.*

Statement of Re-Assurances.

AGE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Bonus.	Annual Premium.		Sum Assured.	Annual Premium.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£. s. d.	£.	£.	£.	£. s. d.	£.	£.
26 - - -	- -	- -	- -	- -	2,000 – –	43·750	—
27 - - -	- -	- -	- -	- -	11,000 – –	188·375	—
29 - - -	- -	- -	- -	- -	51,500 – –	977·641	—
35 - - -	2,000 – –	- -	58·083	—	—	—	—
42 - - -	3,000 – –	- -	122·625	—	—	—	—
43 - - -	3,000 – –	- -	103·500	—	—	—	—
45 - - -	- -	- -	- -	- -	29,000 – –	1,022·416	—
46 - - -	5,000 – –	- -	184·375	—	—	—	—
48 - - -	1,200 – –	- -	41·400	—	—	—	—
49 - - -	- -	- -	- -	- -	2,000 – –	68·916	—
53 - - -	- -	- -	- -	- -	2,000 – –	83·108	—
55 - - -	1,900 – –	- -	97·691	—	—	—	—
£.	16,100 – –	- -	607·674	- -	97,500 – –	2,384·206	—

IV., V., and VI.

Classified List of Special Assurances in force on the 19th August 1889.

CLASS OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Sum Assured.	Bonus.	Annual Premium.		Total Amount of Premiums received.	Sum Assured.	Annual Premium.		Total Amount of Premiums received.
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.	£.	£.
Whole Life Policies :									
Investment Policies - - -	272,295·	- -	9,472·854	111·187	30,800·748	—	—	—	—
Limited Premiums - - -	58,900·	1,504·241	2,666·483	- -	24,630·966	—	—	—	—
Increasing Premiums - - -	28,450·	- -	584·779	- -	2,516·243	6,100·	112·854	- -	279·343
Deferred Profits - - - -	17,150·	- -	457·613	- -	837·377	—	—	—	—
Endowment Assurances - - -	34,150·	- -	1,396·721	10·	1,839·046	64,600·	2,522·333	14·	9,074·707
Endowments - - - - - -	- -	- -	-	- -	- -	550·	24·433	- -	73·299
Joint Lives - - - - - -	2,450·	292·149	146·004	- -	2,662·636	3,200·	172·200	- -	3,590·100
Joint Lives and Survivor - - -	19,810·	6,435·543	451·041	- -	13,275·292	28,710·	474·200	- -	10,328·277
Survivorship - - - - -	- -	-	- -	- -	- -	65,295·666	957·563	34·375	5,984·045
Issue - - - - - - -	- -	- -	- -	- -	- -	92,800·	- -	- -	6,986·750
Term - - - - - - -	- -	- -	- -	- -	- -	136,358·541	1,978·138	11·187	5,698·865
Investment Security - - - -	- -	- -	- -	- -	- -	57,650·	519·133	- -	1,384·496
£.	433,205·	8,231·933	15,175·495	121·187	76,562·308	455,264·207	6,761·354	59·562	43,399·882

Statement of Re-Assurances.

CLASS OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Sum Assured.	Bonus.	Annual Premium.		Total Amount of Premiums paid.	Sum Assured.	Annual Premium.		Total Amount of Premiums paid.
			Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£,	£.	£.	£.	£.
Whole Life Policies :									
Investment Policies - - -	10,000·	- -	208·125	- -	1,040·625	—	—	—	—
Increasing Premiums - - -	5,000·	- -	124·583	- -	622·915	—	—	—	—
Issue - - - - - - -	- -	- -	- -	- -	- -	55,500·	- -	- -	3,496·500
Term - - - - - - -	- -	- -	- -	- -	- -	20,000·	229·958	- -	730·083
£.	15,000·	- -	332·708	- -	1,663·540	75,500·	229·958	- -	4,226·583

VII.

Total Amount of Annuities on Lives, distinguishing the Amounts for each Year of Life.

Age.	Annuity.	Age.	Annuity.	Age.	Annuity.	Age.	Annuity.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
45 - -	26 – –	55 - -	95 1 –	66 - -	340 16 8	75 - -	115 7 2
46 - -	26 - –	57 - -	116 3 8	67 - -	121 12 2	77 - -	52 11 –
47 - -	91 5 –	58 - -	172 5 8	68 - -	92 1 11	78 - -	31 8 2
48 - -	15 – –	59 - -	195 14 6	69 - -	77 12 –	80 - -	132 2 –
49 - -	145 – –	60 - -	19 8 –	70 - -	25 1 4	81 - -	90 – –
50 - -	78 16 –	61 - -	385 10 4	71 - -	98 8 –		
51 - -	321 13 4	63 - -	318 – 8	72 - -	160 – –		
52 - -	7 2 2	64 - -	75 – –	73 - -	523 5 –		
54 - -	57 7 4	65 - -	376 2 4	74 - -	83 15 8	£.	4,465 11 1

ROCK LIFE ASSURANCE COMPANY—*continued.*

VIII.

AMOUNT of all Annuities other than those specified in No. 7.

CLASS.	Amount of Annuity.	Annual Premium.	Consideration Money.	Amount of Annual Premiums paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives and Survivor	333 13 –	- - -	4,750 10 9	—
Joint Lives	300 – –	- - -	1,111 10 –	—
Deferred	10 – –	- - -	66 – –	—
Certain	105 – –	- - -	1,250 – –	—
Educational	460 – –	235 1 5	- - -	532 1 11
£.	1,208 13 –	235 1 5	7,178 – 9	532 1 11

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the previous investigation, viz., the 20th August 1882, was:

	£. s. d.	
On the 31st December 1882	4 13 2	per cent.
" " 1883	4 9 –	"
" " 1884	4 4 9	"
" " 1885	3 19 –	" *
" " 1886	3 19 –	" *
" " 1887	3 19 6	" *
" " 1888	3 18 8	" *

* These rates are those realised after deducting out of interest the amounts carried to the Sinking Fund in respect of the shares held by the Company under "The Rock Life Assurance Act, 1864."

X.

After the payment of three annual premiums, the Company now allow for the surrender of Policies a minimum of one-third of the premiums paid or the full reserve value, less 10 per cent., in addition to the Institute of Actuaries Healthy Males 4 per cent. value of any Bonus that may have been allotted to the Policy.

INSTANCES of the minimum value allowed for the surrender of Whole Life With Profit Policies for 100 *l.*, exclusive of the value of the Bonus.

Age at Entry.	DURATION OF POLICY.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 12 8	7 5 3	10 17 11	14 10 6
30	4 9 –	8 18 1	13 7 1	17 16 1
40	5 13 2	12 15 6	21 16 3	31 4 –
50	7 11 1	21 13 9	32 9 6	42 17 6
60	10 12 2	28 13 5	41 9 –	52 – 3

Investment Policies have a fixed surrender value which is endorsed on the Policies.

(*Note.*)

The Extra Premiums referred to in this Schedule are for Foreign Residence, and for Military, Naval, and Mercantile Marine risks, and are subject to discontinuance upon the cessation of such risk.

In cases in which an additional premium has been charged for any deviation from the normal standard of health, in the valuation of policies to ascertain the liability thereunder, as well as to determine the value therof for surrender, no account is taken of such addition, which is arbitrarily assessed, it being considered, as with extra premiums, that the additional amount charged is the exact measure of the additional current risk incurred, and is entirely absorbed thereby.

W. A. Bevan, Chairman in Rotation.
Frederick Cox, } Directors.
John Goddard, }
George S. Crisford, Actuary.

NATIONAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Provident Institution for the Year ending 20th November 1888 (Life Assurance Companies Act, 33 & 34 Vict. c. 61).

	£.	s.	d.	£.	s.	d.
Amount of Funds on the 20th November 1887				4,321,176	12	6
RECEIPTS.						
Premiums received, viz. :						
Deferred Annuities	2	1	11			
Endowments and Deferred Sums	1,085	7	9			
Life Assurance	333,572	5	2	334,659	14	10
Consideration for Annuities granted				2,776	6	8
Commutation of Superannuation Allowances				7,229	18	–
Interest and Rents, viz. :						
On Monies advanced—						
On Mortgage	107,120	6	9			
To Corporate Bodies	26,662	11	7			
On Policies	19,517	11	10			
Invested in Colonial and other Securities	30,343	11	8	183,644	1	10
Charges on Loans advanced on Policies and Assignment and Valuation Fees				341	–	–
Fines for Renewal of Lapsed Policies				98	2	6
£.				4,849,925	16	4

DISBURSEMENTS.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Claims under Policies				291,072	6	–			
Endowment Assurances, Class X. due, and Bonuses				24,820	15	5			
Endowments				700	–	–	316,593	1	5
Surrendered Policies							24,537	18	–
Annuities							3,109	12	9
Commission							11,690	19	–
EXPENSES OF MANAGEMENT.									
Agency Expenses	6,077	10	–						
Fees to Medical Referees	1,614	17	–	7,692	7	–			
Solicitor				210	–	–			
Solicitor's Charges				96	–	3			
Auditors				210	–	–			
Printing and Stationery				1,168	18	6			
Advertising				1,654	15	3			
Policy Stamps				287	8	–			
Receipt Stamps				186	19	4			
Directors' Fees				3,000	–	–			
Medical Officers' Fees				436	16	–			
Office Salaries and Messengers' Wages				8,002	–	6			
Expenses incurred for extra services in carrying out the Quinquennial Division of profits				2,640	9	4			
Rent of House in Gracechurch-street	1,470	16	8						
Less received for portion let off	350	–	–	1,120	16	8			
Rates and Taxes				797	1	10			
Gas and Water				108	9	9			
Postage				507	–	10			
Incidental Expenses				761	19	1			
Deduction for Wear and Tear of Property				212	17	9	29,094	–	1
Commutation of Superannuation Allowances							7,229	18	–
Reductions in Premiums during the past Year							83,322	6	2
Bonuses paid in Cash (including surrender of old Bonuses)							32,501	2	5
Income Tax							4,587	6	4
Amount of Funds on the 20th November 1888, as per Second Schedule							4,337,259	12	2
£.							4,849,925	16	4

BALANCE SHEET

Of the National Provident Institution on 20th November 1888 (Life Assurance Companies Act, 33 & 34 Vict. c. 61).

LIABILITIES.	£.	s.	d.
Total Funds, as per First Schedule	4,337,259	12	2
Claims admitted but not paid	26,963	14	10
Standing to the Credit of Reserve Account	69,710	–	–
Amount due to Agents and others	3,265	7	5
£.	4,437,198	14	5

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property in England and Wales				2,464,460	15	8
Advances to Corporate Bodies in England and Wales				614,858	19	5
Milford Estate				242,335	12	8
Loans on Life Interest and Reversions				59,312	15	3
Loans on the Society's Policies				388,917	16	9
Indian and Colonial Government Securities	398,301	18	9			
Indian Railway Guaranteed Stock	32,794	7	6			
Indian Railway Debenture Stock	21,661	7	6			
Milford Docks "A" Debenture Stock	22,128	–	–			
Freehold House in Eastcheap	30,408	2	–			
Ditto - Gracechurch street	36,770	18	10			
Fixtures and Furniture in ditto	2,942	7	1	545,007	1	8
Amount due by Agents and others				3,276	7	7
Outstanding Interest				19,968	16	10
Cash, on deposit with :						
Hohler & Co.	36,000	–	–			
Reeves, Whitburn & Co.	38,000	–	–			
Union Discount Company	15,000	–	–			
In hands of the Bankers	9,416	4	10			
Bills not due	610	14				
Petty Cash in hand	18	17	6	99,045	16	4
Policy and Loan Stamps in hand				14	12	3
£.				4,437,198	14	5

Jno. Scott, Chairman.
J. F. Christy,
Thos. Chambers, } Directors.
H. W. Castle,
Arthur Smither, Actuary and Secretary

48, Gracechurch-street, E.C., London, 14 January 1889.

LAW PROPERTY ASSURANCE AND TRUST SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Law Property Assurance and Trust Society, for the Year ending 31st December 1888.

RECEIPTS.	£. s. d.	£. s. d.	EXPENDITURE.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year		3,622 12 11	Claims (Whole Term, &c.)	3,482 14 7	
Premiums	978 11 2		Claims (Allowance while incapacitated)	56 – –	3,538 14 7
Less Re-assurances	144 11 5	833 19 9	Annuities		143 15 7
Interest on Investments		92 13 7	Commission		9 7 8
Dividends on Bad Debts		3 1 6	Expenses of Management, viz.:		
Fines		6 1 –	Secretary's Salary, Office Accommodation, Printing, Stationery, Postage, and sundry Expenses	104 6 9	
Account received for Calls on Shares		2,926 17 6	Auditor's Fee	3 3 –	
			N.P. Bank, Charges and Postage	4 15 4	
			Law Expenses	27 9 6	139 14 7
			Amount of Funds at the end of the Year		3,653 13 10
£.		7,485 6 3	£.		7,485 6 3

BALANCE SHEET

Of the Law Property Assurance and Trust Society, to the 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital		46,327 6 8	Mortgages on Property within the United Kingdom	2,987 13 11
Claims admitted but not paid		1,648 14 7	Loans on Personal Security	47 10 8
Amounts due, viz.:			Outstanding Premiums	11 11 1
Commission	36 7 8		Outstanding Interest	135 14 6
Law Costs	44 18 5	81 6 1	Cash at Bank on Deposit	800 – –
Calls in Advance, Dividend of 93 *l.* 17 *s.* 6 *d.* per cent. on 100 shares at 6 *l.* per share uncalled		563 5 –	Cash at Bank on Current Account	1,957 6 11
Shareholders' Dividends unpaid		5 11 9	Cash in hand	12 14 2
				5,952 11 3
			Deficiency, viz. :—Accumulated excess of Expenditure over Receipts (this amount being deducted from the Shareholders' Capital, leaves 3,653 *l.* 13 *s.* 10 *d.* the amount of Funds at the end of the Year, as per First Schedule).	42,673 12 10
£.		48,626 4 1	£.	48,626 4 1

11 July 1889.

Robert Daubeny, Chairman.
W. Maple, } Directors.
E. F. Kelsey, }
H. C. Wilson, Secretary.

I have this day examined this Account with the Vouchers, and find it correct,
(signed) *W. L. Ollard.*

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1889.

(No. I.)—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	8,270	14	6	Commission	–	6	4
				Expenses of Management	52	–	–
Premiums, after deduction of Re-assurance Premiums	88	1	–	Claims	127	7	10
Interest	482	13	7	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	8,661	14	11
£.	8,841	9	1	£.	8,841	9	1

(No. II.)—DEPOSIT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Deposit Accounts at the beginning of the Year	23,593	19	9	Deposits withdrawn	10,466	18	1
				Interest paid or accrued	1,130	16	9
Deposits	9,810	19	8	Expenses of Management	75	–	–
				Surplus carried to Profit and Loss Account	1,055	16	9
Interest	2,261	13	6	Amount of Deposit Fund at the end of the Year, as per Fourth Schedule	22,938	1	4
£.	35,666	12	11	£.	35,666	12	11

(No. III.)—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	4,541	11	1	Dividends to Shareholders	899	5	3
Interest not carried to other Accounts	2,689	7	8	Loans written off as bad	1,524	7	10
Surplus or Profit of Deposit Accounts	1,055	16	9	Expenses of Management	2,004	15	–
Fees and Fines	162	12	7	Balance, as per Fourth Schedule	4,271	–	–
Recovered on Loans previously written off as bad	250	–	–				
£.	8,699	8	1	£.	8,699	8	1

BALANCE SHEET

Of the National Guardian Assurance Company (Limited), for the Year ending 30th June 1889.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up	9,992	–	–	Mortgages on Property within the United Kingdom	15,812	11	2			
Life Assurance Fund	8,661	14	11	Loans on Personal Security	28,774	–	1			
Deposit Fund	22,938	1	4					44,586	11	3
Loans Guarantee Fund	2,901	15	–							
Profit and Loss	4,271	–	–	Bills Discounted				3,545	1	5
	48,764	11	3	Cash in hand and on Current Account				640	8	7
Dividends due but not yet paid	7	10	–							
£.	48,772	1	3	£.				48,772	1	3

9 October 1889.

Robert Best,
John Charles Wells, } Auditors.

Charles Harvey, Chairman.
A. Walker,
Joseph Liddiard, } Directors.
Thomas James Bourne, Secretary, Principal Officer.

SUN LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Sun Life Assurance Society for the Year ending 24th June 1889.

	£.	s.	d.
Amount of Funds at the beginning of the Year	2,150,296	13	–
Premiums (no Re-assurances) - - -	200,384	16	4
Interest and Dividends - - - - -	88,995	15	1
Profit on Realisation of Securities - - -	9,575	15	7
Registration Fees - - - - - -	111	8	–
£.	2,449,364	8	–

	£.	s.	d.	£.	s.	d.
Claims under Policies (no Re-assurances) - - -	97,303	16	6			
Claims under Endowment Assurances matured - -	100	–	–			
Claims for Bonuses - -	19,423	7	8	116,827	4	2
Surrenders - - - - - - -				16,249	3	9
Annuities (Post Obit) - - - - -				707	7	10
Commissions and Commuted Commissions -				12,351	12	10
Expenses of Management (including Expenses of Society's New Act of Parliament) - -				29,145	15	11
Dividends paid out of Proprietors' Fund -				13,440	–	–
Cash Bonuses paid - - - - -				2,085	16	9
Bonuses applied in reduction of Premiums -				527	14	8
Amount of Funds at the end of the Year, as per Second Schedule - - - - -				2,258,029	12	1
£.				2,449,364	8	–

BALANCE SHEET

Of the Sun Life Assurance Society on the 24th June 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Proprietors' Fund :						
Capital paid up - -	360,000	–	–			
Accumulations - -	29,551	15	4			
Assurance Fund - -	1,868,477	16	9			
Total Funds, as per First Schedule - -				2,258,029	12	1
Claims, with Bonuses admitted, but not paid -				29,524	11	10
Proprietors' Dividends due, but not paid -				652	6	–
Salaries, Pension and Attendance Moneys, and sundry accounts, including an estimate for Parliamentary Expenses, due, but not paid -				4,198	10	–
£.				2,292,404	19	11

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -	346,304	–	–
Mortgages on Life Interests - - - -	30,850	–	–
Mortgages on Reversions - - - -	2,680	–	–
Mortgages on County and District Rates -	190,320	13	4
Loans on the Company's Policies - - -	66,637	18	10
Investments :			
Indian Government Securities - -	43,877	10	–
Colonial Securities - - - - -	140,799	8	8
Foreign Securities - - - - -	63,035	7	2
Railway and other Debentures, and Debenture Stocks - - - - -	954,414	7	3
Railway and other Preference Stocks and Shares - - - - - -	188,267	19	9
Freehold and Leasehold Properties - -	58,000	–	–
Freehold Ground Rents - - - -	88,069	15	–
Life Interests in Freeholds - - -	2,750	–	–
Reversions Purchased - - - -	992	8	4
Agents' Balances - - - - - -	30,927	15	1
Outstanding Premiums - - - - -	7,019	12	10
Outstanding Interest - - - - -	34,251	9	8
Outstanding Registration Fees - - -	–	5	–
Cash :			
On Deposit - - - - - -	32,200	–	–
In hand and on Current Account - -	10,516	2	3
Bills Receivable - - - - - -	490	6	9
£.	2,292,404	19	11

Basing, Chairman.
Edwd. Howley Palmer, Director.
Fredk. H. Norman, Director.
M. R. Pryor, Director.
J. G. Priestley, Actuary, Principal Officer.
Harris C. L. Saunders, Joint Actuary.

We have examined the books and accounts of the Society, and find the same to be correct and properly vouched. We certify that the above Balance Sheet and Revenue Account are correct, and in due accordance with the said books and accounts. We have inspected the securities, which in our opinion fully represent the value placed on them, and have verified the bankers' balances, finding them in order.

L. Pole, } Auditors.
John Gane, F.C.A., }

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Mutual Life Insurance Company of New York, for the Year ending 31st December 1888.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year, after deducting Claims due and unpaid, and Claims admitted but not due - - - -	24,698,212	10	11	Claims incurred under Policies (no Re-assurances):	£.	s.	d.			
				By Death - - - -	1,493,456	2	10			
Premiums earned - - - - - - -	4,065,621	2	10	By Endowment - -	471,795	11	8	1,965,251	14	6
Consideration for Annuities granted - -	62,725	2	5	Surrenders - - - - - - - -				645,677	8	8
Interest, Dividends, and Rents - - -	1,246,576	15	2	Annuities - - - - - - - -				10,354	13	6
Difference arising from Valuation of Assets -	244,860	3	–	Cash Bonuses to Policy-holders - - -				443,299	18	11
				Commissions - - - - - - -				660,537	5	8
				Expenses of Management:	£.	s.	d.			
				Taxes - - - - -	63,598	12	11			
				Other Expenses - -	311,719	15	2	375,318	8	1
				Amount of Funds at the end of the Year after deducting Claims due and unpaid and Claims admitted but not due - - -				26,212,556	5	–
£.	30,317,995	14	4	£.				30,317,995	14	4

BALANCE SHEET

Of the Mutual Life Insurance Company of New York, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per Revenue Account - -	26,212,556	5	–	Deposit in High Court of Chancery, England, Consols - - - - - - - -	20,713	1	8
				Victoria Government Stock - - - - -	5,052	–	–
Claims due and unpaid (awaiting Legal Release) - - - - - - - -	54,559	1	6	Mortgages on Property within the United States - - - - - - - -	10,337,057	1	9
				Loans on the Company's Policies, being the amount of the balance of the year's premiums when paid semi-annually or quarterly deductible from the amount insured in case of claim - - - - - - -	336,425	16	9
				United States Government Bonds - - - -	598,020	16	8
				District of Columbia Bonds - - - -	80,494	11	8
				Town, City, and County Bonds - - -	1,771,404	–	6
				State Bonds - - - - - - - -	303,458	8	5
				Gas Company Bonds - - - - - -	61,588	10	10
				Water Company Bonds - - - - -	90,604	11	8
				Coal and Iron Company Bonds - - -	3,632	10	–
				Railway Bonds - - - - - - -	6,489,208	10	10
				Railway Stock - - - - - - -	704,094	11	8
				Real Estate Exchange Stock - - - -	208	6	8
				House Property, unincumbered - - -	2,337,803	5	4
				Landed Property, unincumbered - -	110,764	10	4
				Loans secured by pledge of Municipal, United States and other Marketable Stocks and Bonds - - - - - - - -	2,090,208	6	8
				Agents' Balances - - - - - - -	5,305	11	4
				Premiums Outstanding - - - - - -	116,255	13	8
				Interest and Rents due and accrued - -	192,175	2	5
				Cash Deposited in Banks and Trust Companies	581,668	1	–
				Cash in Office - - - - - - -	4,431	9	–
				All other Assets (Suspense Account) - -	26,540	7	8
£.	26,267,115	6	6	£.	26,267,115	6	6

Note.—In these Statements the dollar has been taken at 4 *s.* 2 *d.*

Richard A. McCurdy, President.
Samuel D. Babcock, } Trustees.
Frederic Cromwell, } Trustees.
W. J. Easton, Secretary.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities made by the Actuary, Emory M'Clintock, L.L.D., F.I.A.

I.

The valuation is made up to the 31st day of December 1888.

II.

A valuation is made annually, and a distribution of profits is made annually, under the direction of the Board of Trustees as authorised by law, on the well known "Contribution Plan." Unless otherwise specified in the policy, each member shares in each annual distribution from the date of issue. It is sometimes provided in the policy that it shall receive its share once in five years, or at other stated periods.

III.

The table of mortality used in the valuation is the "American Experience Table," prepared by a former Actuary of this Company from its own experience, and adopted as a legal standard by many of the States.

IV.

The rate of interest assumed in the calculations is 4 per cent.

V.

The valuation is made by the net method, leaving the whole of the margin above the net premiums as a provision for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Mutual Life Insurance Company of New York, commencing at Date of Organisation, 1st February 1843, and ending 31st December 1888.

	£.	s.	d.		£.	s.	d.
Premiums	70,640,558	15	8	Claims incurred under Policies (no Re-assurances):			
				Losses by Death	19,576,060	10	–
Consideration for Annuities granted	218,667	14	5	Matured Endowments	5,083,366	15	9
Interest, Dividends, and Rents	21,091,399	17	11		24,659,427	5	9
Profit and Loss, net	797,676	13	9	Surrenders	15,588,155	9	7
				Annuities	162,651	7	3
				Cash Bonuses to Policyholders	16,411,270	10	5
				Commissions	4,959,778	–	9
				Expenses of Management, including Taxes	4,754,464	3	–
				Amount of Funds on 31st December 1888, as per First Schedule	26,212,556	5	–
£.	92,748,303	1	9	£.	92,748,303	1	9

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Mutual Life Insurance Company of New York, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	Number of Policies.	Sums Assured, including Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the American Experience Table; interest 4 per Cent.	
					Net Liability.	REMARKS.
ASSURANCES.						
I.—WITH PARTICIPATION IN PROFITS.		£.	£.		£.	
For Whole Term of Life - - - -	83,048	54,360,707	1,519,809	Not ascertained.	11,708,993	In making this valuation, policies of the same kind, date, and age at issue, were grouped.
Ditto - with Limited Premiums -	35,346	26,844,513	902,055		6,583,312	
Joint Life - - - - - - -	24	40,000	2,195		1,796	
Endowment Assurances - - - -	30,919	17,510,190	963,364		4,748,486	
Joint Endowment Assurances - -	7	11,146	1,029		998	
Endowments - - - - - -	162	61,906	3,075		9,243	
TOTAL Assurances with Profits - -	149,506	98,828,462	3,391,527		23,052,828	
II.—WITHOUT PARTICIPATION IN PROFITS.						
For Whole Term of Life - - - -	6,727	1,206,346	54		637,883	
Endowment Assurances - - - -	1,909	345,749	144		242,364	
Endowments - - - - - -	3	96	- -		77	
Term - - - - - - - -	31	44,583	1,154		579	
TOTAL Assurances without Profits -	8,670	1,596,774	1,352		880,903	
TOTAL Assurances - - -	158,176	100,425,236	3,392,879		23,933,731	
ANNUITIES.		*Per Annum.*				
Immediate - - - - - - -	250	11,765	- -		88,233	
Immediate, Joint - - - - -	10	1,066	- -		12,024	
Deferred - - - - - - -	3	143	53		334	
Temporary - - - - - - -	16	2,585	- -		15,356	
Survivorship - - - - - -	14	1,969	436		3,464	
TOTAL of Annuities - - -	293	17,528	489		119,411	
TOTAL of Results - - -	158,469	- -	3,393,368	- -	24,053,142	

VALUATION BALANCE SHEET of the Mutual Life Insurance Company of New York, as at 31st December 1888.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement in Schedule 5) - - - - - -	24,053,142	–	–	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - -	26,212,556	–	–
Liability under Non-forfeiture Clause - -	14,521	–	–				
Premiums paid in advance - - - - -	21,963	–	–				
Surplus - - - - - - - -	2,122,930	–	–				
£.	26,212,556	-	–	£.	26,212,556	–	–

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

IX.

1. The total amount of profit made by the Company in the year ending 31st December 1888, was 791,138 *l.*

The amount of surplus on 31st December 1888, over and above the liabilities, including reserve computed by the American Table of Mortality, with 4 per cent. interest, was 2,122,930 *l.*

2. The amount of profit divided among the policy-holders after the valuation of 31st December 1888, was 476,849 *l.*

This was distributed among 91,618 policies, insuring 61,471,298 *l.*

3. The following are specimens of the bonuses allotted by the annual dividend of 1st January 1889, to policies affected at the ages and in force for the number of years as stated, on ordinary life policies for 100 *l.* The premiums for age 20 are disproportionately large, being the same as for age 25, and the difference is rectified in the bonus adjustment.

Age at Issue.	5 Years.*	10 Years.		15 Years.		20 Years.	
		Reversion.	Cash.	Reversion.	Cash.	Reversion.	Cash.
		£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20	—	1 12 5	– 11 5	1 11 7	– 12 2	1 11 –	– 13 2
30	—	1 7 5	– 11 7	1 7 10	– 13 2	1 8 5	– 15 –
40	—	1 10 2	– 16 –	1 12 –	– 18 10	1 14 7	1 2 5
50	—	1 19 –	1 5 2	2 2 7	1 10 2	2 6 7	1 15 7

* The following are specimens of the bonuses allotted from the dividend of 1st January 1889, to Five Year distribution policies, at the ordinary life rate, issued in 1884 :—

Age at Issue.	5 Years.	
	Reversion.	Cash.
	£. *s.* *d.*	£. *s.* *d.*
20 - - - - -	12 9 10	4 – 2
30 - - - - -	9 14 10	3 15 2
40 - - - - -	10 7 –	4 18 2
50 - - - - -	12 8 7	7 7 –

Robert A. Granniss, Vice-President.
Frederic Cromwell, } Trustees.
Saml. D. Babcock, }
W. J. Easton, Secretary.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Mutual Life Insurance Company of New York, on the 31st day of December 1888.

I.

The published Table of Premiums for Assurances for the Whole Term of Life in use at the date above mentioned.

Age at Nearest Birthday.	Annual Premium for the Assurance of £. 100 with Profit.	Age at Nearest Birthday.	Annual Premium for the Assurance of £. 100 with Profit.
	£. s. d.		£. s. d.
25	2 1 –	48	4 8 10
26	2 2 –	49	4 12 10
27	2 3 –	50	4 17 –
28	2 4 2	51	5 1 7
29	2 5 5	52	5 6 7
30	2 6 7	53	5 11 10
31	2 8 –	54	5 17 5
32	2 9 5	55	6 3 2
33	2 11 –	56	6 9 7
34	2 12 7	57	6 16 5
35	2 14 2	58	7 3 7
36	2 16 –	59	7 11 5
37	2 18 –	60	7 19 10
38	3 – –	61	8 8 7
39	3 2 2	62	8 18 2
40	3 4 5	63	9 8 5
41	3 6 10	64	9 19 2
42	3 9 5	65	10 11 –
43	3 12 2	66	11 3 7
44	3 15 –	67	11 17 –
45	3 18 2	68	12 11 5
46	4 1 5	69	13 6 10
47	4 5 –	70	14 3 5

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

II. and III.

Present Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Premiums Receivable.		Amount Assured.	Premiums Receivable.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
16 - -	2,083	- -	43	—	—	—	—
17 - -	3,750	- -	79	—	—	—	—
18 - -	7,135	- -	197	—	—	—	—
19 - -	14,167	- -	296	2	21	—	—
20 - -	27,708	2	473	7	—	—	—
21 - -	48,125	- -	975	—	—	—	—
22 - -	70,146	11	1,455	35	—	—	—
23 - -	133,640	50	2,767	2	29	—	—
24 - -	151,094	52	3,122	9	19	—	—
25 - -	219,229	225	4,484	34	100	—	—
26 - -	256,500	989	5,316	45	123	—	—
27 - -	346,906	1,290	7,202	52	492	—	—
28 - -	410,823	2,316	8,650	34	376	—	—
29 - -	489,167	2,962	12,006	37	2,779	—	—
30 - -	627,029	5,550	13,316	64	2,456	—	—
31 - -	678,180	6,194	14,841	67	3,275	—	—
32 - -	702,771	8,037	15.456	86	4,605	—	—
33 - -	797,898	9,093	18,012	69	5,212	—	—
34 - -	877,265	12,822	19,810	169	6,190	—	—
35 - -	847,339	11,292	19,865	97	10,654	—	—
36 - -	907,607	15,502	21,561	260	12,984	—	—
37 - -	953,889	20,043	22,943	175	10,192	—	—
38 - -	1,048,701	21,142	24,901	137	15,139	—	—
39 - -	1,270,367	28,375	31,128	232	14,961	—	—
40 - -	1,270,250	34,157	32,034	102	21,872	—	—
41 - -	1,309,370	38.508	32,487	146	20,075	—	—
42 - -	1,372,542	46,804	34,941	67	24,871	—	—
43 - -	1,418,295	55,854	36,197	198	26,942	—	—
44 - -	1,519,304	60,569	42,818	93	28,695	—	—
45 - -	1,521,805	66,845	40,797	170	28,661	—	—
46 - -	1,602,845	77,416	42,077	121	34,601	—	—
47 - -	1,489,684	81,028	40,084	82	41,746	—	—
48 - -	1,623,097	95,897	45,475	136	44,795	—	—
49 - -	1,563,453	96,349	44,931	131	41,352	—	—
50 - -	1,549,941	104,755	44,642	50	38,597	—	—
51 - -	1,493,471	108,556	43,715	86	39,659	—	—
52 - -	1,495,988	112,818	45,665	129	46,193	54	—
53 - -	1,458,797	120,289	44,483	52	41,090	—	—
54 - -	1,542,590	129,002	48,608	60	41,784	—	—
55 - -	1,429,123	129,270	44,184	146	43,686	—	—
56 - -	1,355,546	127,933	42,860	37	44,409	—	—
57 - -	1,345,355	140,754	45,442	46	47,938	—	—
58 - -	1,284,257	137,640	44,639	64	46,947	—	—
59 - -	1,175,175	131,194	41,288	32	38,828	—	—
60 - -	1,178,016	140,557	41,328	- -	38,684	—	—
61 - -	1,074,827	128,066	38,105	5	37,473	—	—
62 - -	963,580	135,969	33,987	174	36,739	—	—
63 - -	951,967	138,487	36,744	6	32,673	—	—
64 - -	883,826	126,088	34,528	220	30,587	—	—
65 - -	799,716	127,707	31,152	- -	29,239	—	—
66 - -	693,884	112,879	27,672	39	22,631	—	—
67 - -	603,919	102,008	23,626	- -	17,440	—	—
68 - -	591,892	107,581	27,051	16	15,810	—	—
69 - -	557,316	110,091	24,720	- -	19,418	—	—
70 - -	400,317	89,346	17,268	- -	15,873	—	—
71 - -	401,707	89,365	18,222	- -	22,658	—	—
72 - -	375,567	90,980	17,274	- -	16,519	—	—
73 - -	274,414	68,995	12,435	- -	4,270	—	—
74 - -	203,418	44,592	10,164	- -	7,185	—	—
75 - -	175,750	43,648	8,267	- -	11,241	—	—
76 - -	130,400	40,677	6,082	- -	2,715	—	—
77 - -	124,526	36,806	5,781	- -	6,783	—	—
78 - -	91,471	35,578	5,505	- -	783	—	—
79 - -	75,760	32,869	3,528	- -	348	—	—
80 - -	43,956	17,200	3,846	- -	758	—	—
81 - -	30,952	13,925	1,677	- -	1,046	—	—
82 - -	22,594	13,199	1,469	—	—	—	—
83 - -	20,033	12,547	1,068	- -	1,856	—	—
84 - -	13,698	11,412	461	—	—	—	—
85 - -	11,562	8,209	584	- -	1,125	—	—
86 - -	6,042	4,752	277	—	—	—	—
87 - -	6,158	3,221	339	—	—	—	—
88 - -	4,479	1,914	213	- -	144	—	—
89 - -	3,125	3,210	180	—	—	—	—
90 - -	—	—	—	—	—	—	—
£.	50,427,294	3,933,413	1,519,809	4,021	1,206,346	54	—

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK—*continued.*

IV., V., and VI.

Total Amount Assured, Reversionary Bonuses, Premiums Receivable, and Total Premiums Received on all Policies other than for the Whole Term of Life, with Single or Unlimited Premiums.

DESCRIPTION OF TRANSACTIONS.	Sums Assured.	Reversionary Bonus.	Premiums Receivable.		Total Premiums Received.
			Ordinary.	Extra.	
	£.	£.	£.	£.	£.
With Profits:					
Whole Life, Limited Premiums - -	25,706,265	1,138,248	902,055	3,335	5,249,109
Joint Life - - - - - - -	40,000	- -	2,195	- -	3,365
Endowment Assurances - - -	17,048,947	461,243	963,364	876	5,273,257
Joint Endowment Assurances - -	11,146	- -	1,029	- -	1,751
Endowments - - - - - -	60,728	1,178	3,075	- -	7,155
Total - - - £.	42,867,086	1,600,669	1,871,718	4,211	10,534,637
Without Profits:					
Endowment Assurances - - -	345,749	- -	144	- -	231,436
Endowments - - - - -	96	- -	- -	- -	75
Term - - - - - - - -	44,583	- -	1,154	- -	1,311
Total - - - £.	390,428	- -	1,298	- -	232,822

VII.

Total Amount of Immediate Annuities on Lives.

Age Last Birthday.	Amount of Annuities.	Age Last Birthday.	Amount of Annuities.	Age Last Birthday.	Amount of Annuities.	Age Last Birthday.	Amount of Annuities.
	£.		£.		£.		£.
21 - - -	38	58 - -	890	69 - -	372	80 - -	495
43 - - -	156	59 - -	500	70 - -	291	81 - -	784
44 - - -	98	60 - -	376	71 - -	437	82 - -	141
45 - - -	286	61 - -	636	72 - -	457	84 - -	178
48 - - -	17	62 - -	274	73 - -	664	85 - -	122
50 - - -	10	63 - -	390	74 - -	169	86 - -	591
52 - - -	167	64 - -	45	75 - -	417	88 - -	48
53 - - -	254	65 - -	178	76 - -	252	91 - -	162
55 - - -	296	66 - -	259	77 - -	290	97 - -	27
56 - - -	30	67 - -	170	78 - -	140		
57 - - -	14	68 - -	277	79 - -	367	Total, £.	11,765

VIII.

Annuities other than Ordinary.

DESCRIPTION.	Amount of Annuities.	Annual Premiums Receivable.	Total Premiums Received.	
			Annual Premium.	Consideration Received.
	£.	£.	£.	£.
Joint - - - - - - - - - -	1,066	- -	- -	11,908
Deferred - - - - - - - - - -	143	53	53	—
Temporary - - - - - - - - -	2,585	- -	- -	31,811
Survivorship - - - - - - - -	1,969	436	7,700	—
Total - - - £.	5,763	489	7,753	43,719

IX.

The average rate of interest upon the funds of the Company during the year 1888 was 5*l.* 0*s.* 5*d.* per cent. This is ascertained by comparing the interest and rents as per First Schedule with the mean amount of the funds at the beginning and end of the year, the latter excluding the year's interest and rents.

X.

The holder of a lapsed policy, on which three or more years' premiums have been paid, may apply in writing at any time within six months from the date of lapse, and exchange such policy for a non-participating paid-up policy of a smaller amount. In the case of an ordinary life policy the amount of the paid-up policy is fixed by the rule embodied in the law of New York, viz., that the net reserve value of the policy "according to the American Experience of Mortality, and with interest at the rate of four and a-half per cent. per annum, shall be taken as a single premium at the published rates of the Company at the time the policy was issued." In the case of an endowment policy, or of a limited payment life policy, the amount of the paid-up policy is that proportion of the sum originally assured which the number of full years' premiums paid bears to the number originally payable.

(*Note.*)

Extra premiums for residence and travel in unhealthy climates, and for dangerous occupations, are charged by the officers according to circumstances, and are in no case included in the ordinary premiums stated in this Report. Risks upon unhealthy lives are not taken.

Robert A. Granniss, Vice-President.
Frederic Cromwell, } Trustees.
Saml. D. Babcock, }
W. J. Easton, Secretary.

QUEEN INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Queen Insurance Company, for the Year ending 31st December 1888.

LIFE INSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Life Insurance Fund at the beginning of the Year				587,040	10	9
Premiums, after deduction of Re-assurances				85,369	9	10
Interest	25,633	10	7			
Less, Income Tax	789	1	9	24,844	8	10
£.				697,254	9	5

	£.	s.	d.	£.	s.	d.
Claims under Life Policies (after deduction of Sums re-assured)				39,975	13	3
Endowment Policies matured				650	–	–
Surrenders				5,111	14	11
Commission				4,507	8	9
Expenses of Management	7,873	8	3			
Medical Fees and Policy Stamps	1,114	9	8	8,987	17	11
Cash Bonus to Policy-holders	2,456	1	10			
Bad Debts	157	6	4	2,613	8	2
Shareholders' proportion of Profits for Quinquennium ending 31st December 1888, carried to Profit and Loss Account	19,036	–	–			
Amount of Life Insurance Fund at the end of the Year	616,372	6	5	635,408	6	5
£.				697,254	9	5

ANNUITY ACCOUNT.

	£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	31,081	9	6
Considerations for Annuities granted	7,599	12	8
Interest	1,447	17	–
£.	40,128	19	2

	£.	s.	d.	£.	s.	d.
Annuities				2,397	5	1
Commission	49	3	–			
Expenses	–	4	–	49	7	–
Proportion of Profit carried to Profit and Loss Account	3,500	–	–			
Amount of Annuity Fund at the end of the Year	34,182	7	1	37,682	7	1
£.				40,128	19	2

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Fire Fund at the beginning of the Year				200,000	–	–
Premiums received, after deduction of Re-assurances				587,350	18	9
Interest	9,466	15	5			
Less, Income Tax	236	13	4	9,230	2	1
£.				796,581	–	10

	£.	s.	d.	£.	s.	d.
Losses by Fire, after deduction of Re-assurances				363,458	10	10
Expenses of Management	88,808	3	1			
Directors and Auditors' Fees for 1887	3,442	10	–	92,250	13	1
Commission				91,234	16	10
Bad Debts				258	4	4
Amount transferred to Profit and Loss Account				49,378	15	9
Amount of Fire Fund at the end of the Year				200,000	–	–
£.				796,581	–	10

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance from 1887				132,515	–	4
Balance				105,509	15	4
Interest	20,918	9	–			
Less, Income Tax	677	14	8	20,240	14	4
Transfer Fees				108	15	–
Proportion of Life Profits for Quinquennium ending 31st December 1888				19,036	–	–
Proportion of Profits on Annuity Account				3,500	–	–
Amount transferred from Fire Account				49,378	15	9
£.				197,774	–	5

	£.	s.	d.	£.	s.	d.
Dividend and Bonus for Year ending 31st December 1887	27,005	5	–			
Balance	105,509	15	4	132,515	–	4
Proportion of General Expenses in connection with Interest and Investments				1,086	8	8
Balance				196,687	11	9
£.				197,774	–	5

QUEEN INSURANCE COMPANY—*continued.*

BALANCE SHEET

Of the Queen Insurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital, as per last Account -				180,035	–	–
Life Insurance Fund - - - - -				616,372	6	5
Annuity Fund - - - - - -				34,182	7	1
Reserve Fund:	£.	s.	d.			
As per last Account -	175,000	–	–			
Investment Reserve Fund	14,815	2	1			
Fire Fund - - -	200,000	–	–			
Profit and Loss Account -	196,687	11	9			
				586,502	13	10
				1,417,092	7	4
	£.	s.	d.			
Outstanding Life Claims -	12,070	15	2			
,, Fire Losses -	33,782	12	–			
Foreign Drafts not yet matured	2,542	19	5			
Dividends Unclaimed - -	135	16	–			
Balance of Re-insurance Accounts with other Offices -	25,099	16	6			
Other Outstanding Accounts -	4,894	9	1			
				79,426	8	2
£.				1,496,518	15	6

ASSETS.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom - -				35,653	6	7			
Mortgages on Property out of the United Kingdom -				157,745	–	–			
							193,398	6	7
Loans on Company's Policies - - - -							34,744	4	2
Investments, viz.:				£.	s.	d.			
Foreign Government and State Securities - -				117,458	15	6			
Colonial Securities - -				*64,038	13	1			
Railway and other Debentures and Debenture Stocks				375,200	2	5			
Railway Preference Stocks and Shares - - -				124,645	12	–			
Railway Ordinary Stocks and Shares - - - -				10,528	18	4			
							691,872	1	4
House Property, including the Company's Offices at Liverpool and elsewhere -				260,641	12	4			
The Bonds and Securities of Incorporated Companies and Building Societies -				31,737	4	–			
The Bonds of Local Boards and Corporations - -				79,312	11	2			
							371,691	7	6
Loans upon Reversions and Life Interests - - - -				8,228	12	–			
Loans upon Personal Securities and in connection with Life Policies - - - -				900	–	–			
							9,128	12	–
Agents' and Branch Balances - - -							95,028	16	10
				£.	s.	d.			
Outstanding Premiums - -				19,200	10	2			
,, Interest - -				19,303	16	10			
							38,504	7	–
Cash:	£.	s.	d.						
On Deposit -	21,275	–	–						
On Current Accounts -	35,775	9	6						
				57,050	9	6			
In hand - - - -				192	2	1			
							57,242	11	7
Furniture, &c., at Chief and Branch Offices -							4,908	8	6
£.							1,496,518	15	6

	£.	s.	d.
* Colonial City Securities - - - - - - - - - - -	21,999	–	7
,, Government (including Provincial) Securities - - -	42,039	12	6
	£. 64,038	13	1

Thos. H. Jackson, Chairman.
H. H. Hornby, Director.
Charlton R. Hall, Director.
J. K. Rumford, General Manager.

We have examined the Books of the Queen Insurance Company, with the Vouchers and Securities, including the Certificates sent home from the American and Australian Branches for their investments. We have also examined the Audited Balance Sheets of the Foreign Branches, and we certify that the combined Balance Sheet exhibits a full and accurate view of the Company's position on the 31st December 1888, as shown by the Books.

Liverpool, 1 May 1889.

Harmood Banner & Son,
Chartered Accountants.

QUEEN INSURANCE COMPANY—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Queen Insurance Company, made by the Actuary.

I.

The date up to which the valuation has been made is the 31st December 1888.

II.

The valuation and the division of profits have been made on the following principles:—

(*a.*) The liability of the Company was arrived at by deducting the value of the future pure premiums from the value of the sum assured, including bonus additions. Extra premiums for temporary foreign residence and voyages were not valued, half a year's premium being reserved for the current extra risk. For short-period assurances a proportion of the yearly premiums was stated as the liability.

(*b.*) A valuation is made at the end of every five years, and three-fourths of the profits arising out of the life business are divided among the policyholders entitled to participate, in the form of a per-centage on the original sum assured for each entire year in respect of which no previous allotment has been made.

(*c.*) By the deed of settlement of the Company three-fourths of the life profits are to be periodically set apart for division among the participating assured, such profits to be applied in addition to the sums assured, in reduction of future premiums, or by payments in cash.

The principles adopted in the valuations are determined by the directors on the advice of the actuary according to the deed.

III.

The tables of mortality used in the valuation were for assurances, the Institute of Actuaries' H^{M}; for annuities, the Government annuitants' (1884).

IV.

The rate of interest assumed in the calculations was 3½ per cent.

V.

The entire loading, *i.e.*, the difference between the premium payable and the net premium for the risks computed according to the rates of mortality and interest employed in the valuation has been reserved as a provision for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Queen Insurance Company, for the Five Years commencing 1st January 1884 and ending 31st December 1888.

	£. s. d.	£. s. d.		£. s. d.
Amount of Funds on the 1st January 1884, the beginning of the five years		470,129 14 8	Claims under Policies, after deduction of sums Re-assured	222,721 9 6
Premiums after deduction of Re-assurance Premiums		408,557 9 10	Surrenders	24,163 14 9
			Annuities	8,770 8 4
Consideration for Annuities granted		26,786 9 –	Commission	24,127 4 1
Interest	118,067 18 2		Expenses of Management	41,784 9 7
Less Income Tax	3,463 3 8		Bad Debts	386 19 4
		114,604 14 6	Cash Bonus to Policyholders	25,033 8 11
			Amount of Funds on the 31st December 1888, the end of the period	673,090 13 6
£.		1,020,078 8 –	£.	1,020,078 8 –

	£. s. d.
Amount of Funds on the 31st December 1888, as above	673,090 13 6
Deduct Shareholders' proportion of profits for Quinquennium ending that date	22,530 – –
	£. 650,554 13 6

QUEEN INSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Queen Insurance Company, as at 31st December 1888.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Valuation for Assurances by the Institute of Actuaries' Hm. Table, for Annuities by the Government Table, 1884. Interest, 3½ per Cent.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—With Participation in Profits.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
For Whole Term of Life:								
Uniform Premiums	4,640	1,882,243 16 11	54,024 1 11	40,112·2	932,980·0	752,059·7	552,267·3	380,712·7
Limited Payments	113	64,803 - 6	1,640 5 7	1,126·8	30,815·3	13,143·7	8,737·0	22,078·3
Increasing Premiums	112	56,212 8 7	1,463 19 4	1,135·7	28,948·7	22,854·4	17,217·8	11,730·9
Endowment Assurances	1,608	325,887 5 9	13,951 - 4	10,593·3	173,799·7	171,691·0	129,239·5	44,560·2
Joint Lives	91	20,344 16 -	868 8 3	636·3	11,427·0	10,574·1	7,735·0	3,692·0
Extra Premiums Payable	- -	- - -	2,153 15 8	- -	1,076·9	- -	- -	1,076·9
TOTAL Assurances with Profits	6,564	2,349,491 7 9	74,106 11 1	53,604·3	1,179,047·6	970,322·9	715,196·6	463,851·0
II.—Without Participation in Profits.								
For Whole Term of Life:								
Uniform Premiums	720	356,990 12 6	11,249 1 -	9,445·0	179,821·5	146,932·3	121,905·7	57,915·8
Limited Payments	51	32,691 8 4	1,206 12 7	925·2	15,086·1	9,165·7	6,915·4	8,170·7
Increasing Premiums	124	57,962 10 -	1,398 16 1	1,165·0	26,614·5	26,047·4	21,662·0	4,952·5
Endowment Assurances	205	59,043 13 8	3,130 12 6	2,694·1	37,676·2	27,003·8	23,040·9	14,635·3
Joint Lives	40	11,000 - -	489 15 3	399·0	6,629·3	5,375·3	4,361·9	2,267·4
Survivorship	20	15,675 - -	195 13 8	157·1	1,411·9	989·9	806·0	605·9
Last Survivor	3	450 - -	20 6 3	16·1	276·0	195·2	149·8	126·2
Endowments	47	10,794 8 6	385 16 -	- -	4,155·7	- -	- -	4,155·7
Short Terms	46	28,657 - -	495 9 2	- -	251·2	- -	- -	251·2
Free Paid-up Policies	129	29,867 13 1	- - -	- -	18,224·6	- -	- -	18,224·6
Free Bonus Policies	- -	23,446 1 9	- - -	- -	13,273·5	- -	- -	13,273·5
Extra Premiums Payable	- -	- - -	897 14 7	- -	448·9	- -	- -	448·9
TOTAL Assurances without Profits	1,385	676,578 7 10	19,469 17 1	14,801·5	303,869·4	215,709·6	178,841·7	125,027·7
TOTAL Assurances	7,949	2,976,069 15 7	93,576 8 2	68,405·8	1,482,917·0	1,186,032·5	894,038·3	588,878·7
Deduct Re-Assurances	- -	186,255 1 -	5,569 9 10	4,199·7	97,111·5	67,453·4	52,661·0	44,450·5
Net Amount of Assurances	- -	2,789,814 14 7	88,006 18 4	64,206·1	1,385,805·5	1,118,579·1	841,377·3	544,428·2
Adjustments, viz.:								
Further Reserves for:								
Immediate Payment of Claims	- -	- - -	- - -	- -	9,526·0	- -	- -	9,526·0
Paid-up Loading	- -	- - -	- - -	- -	4,708·0	- -	- -	4,708·0
	- -	2,789,814 14 7	88,006 18 4	64,206·1	1,400,039·5	1,118,579·1	841,377·3	558,662·2
Annuities.		Annuities Payable.						
Immediate:								
Single Lives	70	2,253 9 5	- - -	- -	24,090·2	- -	- -	24,090·2
Joint Lives and Survivor	6	293 15 2	- - -	- -	4,321·6	- -	- -	4,321·6
Deferred	7	200 - -	10 15 9	9·6	1,837·3	89·4	81·4	1,755·9
Temporary (certain)	1	70 - -	- - -	- -	182·8	- -	- -	182·8
	84	2,817 4 7	10 15 9	9·6	30,431·9	89·4	81·4	30,350·5
TOTAL of the Results	8,033	2,789,814 14 7	88,017 14 1	64,215·7	1,430,471·4	1,118,668·5	841,458·7	589,012·7

VALUATION BALANCE SHEET of the Queen Insurance Company, as at 31st December 1888.

	£. s. d.		£. s. d.	£. s. d.
Net Liability under Assurance transactions (as per Summary Statement under Schedule 5)	558,662 4 -	Life Assurance Fund (as per Balance Sheet under Schedule 4)	616,372 6 5	
Surplus	76,746 2 5	Shareholders' proportion of Profits carried to Profit and Loss Account (as per Revenue Account under Schedule 3)	19,036 - -	635,408 6 5
Net Liability under Annuity transactions (as per Summary Statement under Schedule 5)	30,350 10 -	Annuity Fund (as per Balance Sheet under Schedule 4)	34,182 7 1	
Surplus	7,331 17 1	Carried to Profit and Loss Account (as per Revenue Account under Schedule 3)	3,500 - -	37,682 7 1
£.	673,090 13 6		£.	673,090 13 6

QUEEN INSURANCE COMPANY—*continued.*

VIII.

All Participating Policies that have been in existence for two full years and upwards, except policies on an increasing scale of Premiums, share in profits at the first division after they thus become entitled to participate.

IX.

The results of the Valuation are as follows:—

	£. s. d.
(1.) The total Profit made by the Company on Life Assurances and Endowments - - - - - - - - - - -	76,746 2 5
And on Annuity Contracts, including 2,906 *l.* 13 *s.* 2 *d.* brought forward from the previous valuation - - - - - -	7,331 17 1
TOTAL - - - £.	84,077 19 6

(2.) The amount of Profit divided among the Policy-holders was 57,108 *l.* The number of Policies which participated, 5,445. The amount Assured, exclusive of previous Bonus Additions, 1,932,590 *l.*

(3.) Specimens of Bonuses allotted to Policies for 100 *l.* effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the Amounts apportioned under the various modes in which the Bonuses might be received.

REVERSIONARY BONUSES allotted to Policies of £. 100 in force for—

AGE AT ENTRY.	Five Years.	Ten Years	Fifteen Years.	Twenty Years.	Twenty-five Years.	Thirty Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –
30 - - -	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –
40 - - -	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –
50 - - -	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –	6 5 –

CASH BONUSES receivable in lieu of the Reversionary Bonuses.

AGE AT ENTRY.	POLICIES IN FORCE FOR					
	Five Years.	Ten Years.	Fifteen Years.	Twenty Years.	Twenty-five Years.	Thirty Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	1 13 1	1 17 –	2 1 4	2 6 4	2 11 5	2 16 11
30 - - -	2 1 4	2 6 4	2 11 5	2 16 11	3 4 3	3 12 3
40 - - -	2 11 5	2 16 11	3 4 3	3 12 3	3 18 10	4 6 4
50 - - -	3 4 3	3 12 3	3 18 10	4 6 4	4 13 11	4 19 1

REDUCTIONS in the Annual Premiums in lieu of the Reversionary Bonuses.

Age at Entry.	POLICIES IN FORCE FOR											
	Five Years.		Ten Years.		Fifteen Years.		Twenty Years.		Twenty-five Years.		Thirty Years.	
	Reduction for Life.	Reduction for 5 Years.	Reduction for Life.	Reduction for 5 Years.	Reduction for Life.	Reduction for 5 Years.	Reduction for Life.	Reduction for 5 Years.	Reduction for Life.	Reduction for 5 Years.	Reduction for Life.	Reduction for 5 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	– 1 9	– 7 3	– 2 –	– 8 1	– 2 4	– 9 1	– 2 10	– 10 2	– 3 4	– 11 3	– 4 –	– 12 7
30	– 2 4	– 9 1	– 2 10	– 10 2	– 3 4	– 11 3	– 4 –	– 12 7	– 5 1	– 14 4	– 6 7	– 16 7
40	– 3 4	– 11 3	– 4 –	– 12 7	– 5 1	– 14 4	– 6 7	– 16 7	– 8 3	– 18 6	– 10 9	1 – 7
50	– 5 1	– 14 4	– 6 7	– 16 7	– 8 3	– 18 6	– 10 9	1 – 7	– 14 6	1 4 4	– 18 6	1 7 –

In addition to the above methods Free Bonus Policies are granted for the full amount of Reversionary Bonus, such Policies being free from any condition whatever, and are absolutely payable at the death of the assured without reference to the original policy.

Thos. H. Jackson, Chairman.
H. H. Hornby, Director.
Charlton R. Hall, Director.
J. K. Rumford, General Manager.

QUEEN INSURANCE COMPANY—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Queen Insurance Company, on the 31st December 1888.

I.

The published tables of premiums for ordinary assurances of 100*l.* for the whole term of life, with and without profits, in use at the date above mentioned.

Age next Birthday.	Annual Premium.		Age next Birthday.	Annual Premium.	
	With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
20	1 18 10	1 12 6	41	3 6 5	2 18 9
21	1 19 9	1 13 3	42	3 7 11	3 – 6
22	2 – 9	1 14 3	43	3 9 9	3 2 6
23	2 1 10	1 15 –	44	3 11 9	3 4 3
24	2 2 9	1 16 –	45	3 14 3	3 6 3
25	2 3 9	1 16 9	46	3 17 –	3 8 6
26	2 4 10	1 17 9	47	3 19 7	3 11 –
27	2 5 11	1 18 9	48	4 2 6	3 13 9
28	2 7 1	1 19 9	49	4 5 6	3 16 9
29	2 8 2	2 1 –	50	4 9 –	4 – –
30	2 9 4	2 2 3	51	4 12 6	4 3 6
31	2 10 6	2 3 3	52	4 16 7	4 7 –
32	2 11 9	2 4 9	53	5 1 1	4 10 9
33	2 13 1	2 6 –	54	5 5 7	4 15 –
34	2 14 5	2 7 3	55	5 10 –	4 19 6
35	2 16 –	2 8 9	56	5 14 6	5 4 3
36	2 17 6	2 10 6	57	5 19 6	5 9 –
37	2 19 3	2 12 –	58	6 4 8	5 14 –
38	3 1 1	2 13 9	59	6 10 10	5 19 3
39	3 3 –	2 15 6	60	6 17 9	6 4 6
40	3 5 –	2 17 –			

QUEEN INSURANCE COMPANY—*continued.*

II. and III.

Total Amount Assured, Reversionary Bonuses, and Premiums receivable Annually for each Year of Life on Policies with Profits, for the Whole Term of Life, in existence on the 31st December 1888.

AGE.	Amount Assured.			Reversionary Bonus.			PREMIUMS.					
							Ordinary.			Extra.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
17 to 18	5,700	–	–	-	-	-	94	18	5	—		
18 „ 19	100	–	–	-	-	-	1	17	8	—		
19 „ 20	400	–	–	-	-	-	8	–	10	—		
20 „ 21	2,200	–	–	-	-	-	43	7	6	—		
21 „ 22	1,300	–	–	-	-	-	26	13	11	2	–	–
22 „ 23	8,950	–	–	-	-	-	181	7	7	20	10	–
23 „ 24	4,100	–	–	30	–	–	84	11	2	1	16	4
24 „ 25	7,200	–	–	-	-	-	157	2	–	25	2	2
25 „ 26	13,050	–	–	6	–	–	279	17	–	1	16	6
26 „ 27	10,750	–	–	54	–	–	235	3	3	27	17	8
27 „ 28	16,600	–	–	4	17	6	368	15	7	15	17	6
28 „ 29	16,000	–	–	57	–	–	367	1	7	28	3	10
29 „ 30	15,000	–	–	58	10	–	347	3	2	7	18	4
30 „ 31	23,100	–	–	262	10	–	541	9	10	13	5	7
31 „ 32	46,862	10	–	423	15	–	1,114	16	6	30	16	1
32 „ 33	44,283	6	8	355	10	–	1,087	–	2	52	7	1
33 „ 34	66,050	–	–	644	12	6	1,655	17	3	135	3	8
34 „ 35	35,800	–	–	483	17	–	905	3	–	65	3	9
35 „ 36	42,800	–	–	488	18	6	1,095	19	7	39	5	3
36 „ 37	39,950	–	–	726	12	–	1,048	5	3	56	14	7
37 „ 38	48,480	–	–	945	7	9	1,282	3	11	125	12	–
38 „ 39	51,895	–	–	1,615	5	–	1,386	15	7	36	16	2
39 „ 40	42,250	–	–	1,250	14	–	1,130	17	10	50	18	6
40 „ 41	61,250	–	–	1,632	11	–	1,635	5	2	148	14	5
41 „ 42	56,600	–	–	1,558	6	6	1,541	14	10	27	17	–
42 „ 43	69,300	–	–	2,679	2	9	1,923	5	8	96	3	7
43 „ 44	58,300	–	–	1,744	7	6	1,694	10	9	126	4	8
44 „ 45	48,725	–	–	2,400	4	–	1,378	11	7	37	15	6
45 „ 46	57,200	–	–	3,021	13	9	1,636	7	3	61	8	2
46 „ 47	52,650	–	–	2,479	10	6	1,498	18	5	60	16	8
47 „ 48	63,090	–	–	4,194	5	–	1,824	16	6	66	11	9
48 „ 49	51,600	–	–	2,982	14	–	1,476	14	6	35	–	–
49 „ 50	50,460	10	–	2,241	2	6	1,640	13	3	47	9	–
50 „ 51	46,650	–	–	3,245	14	9	1,390	2	3	55	18	8
51 „ 52	63,280	–	–	3,275	–	9	2,028	18	10	44	5	11
52 „ 53	53,550	–	–	4,018	13	–	1,754	12	10	20	1	10
53 „ 54	53,866	10	–	4,157	10	–	1,723	5	8	36	19	2
54 „ 55	41,600	–	–	3,513	12	–	1,330	6	5	3	13	2
55 „ 56	49,830	–	–	3,938	10	6	1,549	19	6	23	14	4
56 „ 57	47,430	–	–	3,566	7	6	1,629	2	11	20	15	–
57 „ 58	39,100	–	–	4,247	–	–	1,305	7	7	30	10	6
58 „ 59	33,700	–	–	2,491	3	–	1,278	8	–	1	10	–
59 „ 60	44,652	–	–	4,064	17	–	1,763	12	7	67	–	2
60 „ 61	33,350	–	–	2,104	7	9	1,333	1	5	4	10	8
61 „ 62	18,950	–	–	1,600	5	–	804	14	4	12	10	6
62 „ 63	17,800	–	–	1,781	11	–	675	17	4	—		
63 „ 64	15,500	–	–	1,070	4	3	612	13	8	—		
64 „ 65	12,400	–	–	1,425	14	3	530	3	1	58	16	8
65 „ 66	34,850	–	–	4,251	7	–	1,485	15	9	15	–	–
66 „ 67	20,233	5	–	2,639	–	6	808	16	4	14	13	–
67 „ 68	8,300	–	–	814	6	6	333	18	3	—		
68 „ 69	4,850	–	–	677	10	6	196	19	5	—		
69 „ 70	7,150	–	–	1,001	16	–	325	12	7	—		
70 „ 71	6,000	–	–	1,159	3	–	240	–	11	—		
71 „ 72	5,450	–	–	564	16	3	261	14	7	—		
72 „ 73	3,750	–	–	500	12	–	169	3	9	—		
73 „ 74	9,467	10	–	1,875	14	9	373	15	10	—		
74 „ 75	800	–	–	137	17	–	34	17	7	—		
75 „ 76	800	–	–	136	3	–	49	8	3	—		
76 „ 77	1,200	–	–	173	3	–	66	–	10	—		
77 „ 78	200	–	–	36	12	6	10	12	10	—		
78 „ 79	150	–	–	19	13	9	6	12	4	—		
79 „ 80	2,200	–	–	112	10	–	108	16	6	6	3	8
81 „ 82	600	–	–	127	7	–	40	5	9	—		
85 „ 86	1,500	–	–	18	15	–	105	17	6	—		
£.	1,701,155	11	8	91,088	5	3	54,024	1	11	1,861	9	–

QUEEN INSURANCE COMPANY—*continued.*

TOTAL AMOUNT assured and Premiums receivable Annually for each Year of Life on Policies without Profits for the Whole Term of Life, in existence on the 31st December 1888.

AGE.	Amount Assured.	PREMIUMS.		AGE.	Amount Assured.	PREMIUMS.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£. s. d.	£ s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
20 to 21	1,600 – –	27 18 3	– 10 –	51 to 52	16,205 – –	549 13 7	35 2 8
21 „ 22	200 – –	3 8 6	1 – –	52 „ 53	11,650 – –	349 1 10	24 7 –
22 „ 23	2,600 – –	46 11 3	6 5 –	53 „ 54	11,647 10 –	366 8 4	21 9 2
23 „ 24	1,600 – –	27 8 8	2 – –	54 „ 55	16,250 – –	577 7 3	21 11 8
24 „ 25	900 – –	15 15 8	5 – –	55 „ 56	3,250 – –	119 2 6	1 – –
25 „ 26	3,100 – –	53 14 3	5 9 2	56 „ 57	10,840 – –	402 14 1	21 16 8
26 „ 27	1,720 – –	31 13 11	9 – 9	57 „ 58	4,250 – –	144 19 2	3 3 –
27 „ 28	2,950 – –	57 17 8	2 14 –	58 „ 59	8,200 – –	286 15 6	7 15 –
28 „ 29	4,150 – –	84 11 2	25 5 8	59 „ 60	8,895 – –	324 7 5	—
29 „ 30	850 – –	18 1 7	1 14 2	60 „ 61	3,245 – –	139 1 3	—
30 „ 31	9,350 – –	200 14 5	8 16 4	61 „ 62	4,000 – –	163 14 8	—
31 „ 32	10,900 – –	226 15 4	52 10 2	62 „ 63	13,150 – –	522 9 11	10 – –
32 „ 33	6,950 – –	155 3 1	5 14 10	63 „ 64	14,100 – –	789 9 9	15 1 –
33 „ 34	8,900 – –	204 14 3	8 2 4	64 „ 65	1,100 – –	49 12 8	—
34 „ 35	9,352 11 –	211 15 2	25 14 3	65 „ 66	7,000 – –	395 16 3	—
35 „ 36	6,400 – –	133 14 7	2 1 –	66 „ 67	2,150 – –	76 15 4	—
36 „ 37	11,300 – –	261 16 1	40 6 8	67 „ 68	150 – –	11 19 2	—
37 „ 38	4,900 – –	123 10 5	31 5 1	68 „ 69	1,600 – –	78 6 6	—
38 „ 39	12,362 10 –	316 – 4	29 7 7	70 „ 71	4,100 – –	251 2 10	—
39 „ 40	9,662 10 –	222 3 –	17 12 10	71 „ 72	800 – –	29 10 6	—
40 „ 41	6,351 5 –	150 11 5	16 2 6	72 „ 73	400 – –	23 17 6	—
41 „ 42	11,300 – –	274 7 5	27 2 9	73 „ 74	499 19 –	28 18 –	—
42 „ 43	8,000 – –	219 5 3	30 – –	74 „ 75	1,000 – –	72 1 8	—
43 „ 44	8,300 – –	244 2 1	46 16 1	77 „ 78	100 – –	4 9 10	—
44 „ 45	10,250 – –	302 13 –	33 14 2	78 „ 79	500 – –	21 8 9	—
45 „ 46	16,725 – –	495 – 6	52 16 6	79 „ 80	500 – –	33 7 11	—
46 „ 47	7,662 10 –	206 6 9	2 11 1	85 „ 86	1,000 – –	78 15 –	—
47 „ 48	9,250 – –	262 6 7	30 17 8	86 „ 87	1,500 – –	92 2 6	—
48 „ 49	8,862 10 –	240 9 11	—	88 „ 89	1,000 – –	71 1 3	—
49 „ 50	3,000 – –	96 18 1	3 12 11				
50 „ 51	8,459 7 6	279 1 6	25 16 1	£.	356,990 12 6	11,249 1 –	711 5 9

QUEEN INSURANCE COMPANY—*continued.*

Re-assurances for the Whole Term of Life, in existence on the 31st December 1888.

AGE.	WITH PROFITS.											
	Amount Assured.			Reversionary Bonus.			Premiums.					
							Ordinary.			Extra.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.	£.	s.	d.
17 to 18 - - - -	1,000	–	–	-	-	-	16	15	–		—	
22 „ 23 - - - -	1,500	–	–	-	-	-	30	15	–	7	10	–
31 „ 32 - - - -	3,000	–	–	-	-	-	73	6	8		—	
32 „ 33 - - - -	500	–	–	15	–	–	13	13	4		—	
33 „ 34 - - - -	6,500	–	–	41	5	–	175	5	10	21	19	2
35 „ 36 - - - -	1,000	–	–	50	–	–	23	10	10		—	
36 „ 37 - - - -	2,000	–	–	82	10	–	53	16	8		—	
37 „ 38 - - - -	2,500	–	–	87	10	–	66	15	10	45	11	8
38 „ 39 - - - -	500	–	–	78	15	–	10	13	9		—	
39 „ 40 - - - -	1,100	–	–	84	3	–	27	15	6		—	
40 „ 41 - - - -	6,000	–	–	283	15	–	187	6	8	30	18	4
41 „ 42 - - - -	4,500	–	–	479	–	–	111	3	9		—	
42 „ 43 - - - -	4,750	–	–	342	3	4	130	12	11	7	10	–
43 „ 44 - - - -	1,500	–	–	-	-	-	49	16	3	21	16	3
45 „ 46 - - - -	1,000	–	–	102	18	4	26	10	–		—	
46 „ 47 - - - -	1,500	–	–	311	6	6	43	13	4		—	
47 „ 48 - - - -	7,000	–	–	656	8	4	202	6	3		—	
48 „ 49 - - - -	3,000	–	–	324	17	11	90	17	1		—	
49 „ 50 - - - -	4,500	–	–	402	16	3	150	6	8		—	
51 „ 52 - - - -	3,500	–	–	213	2	6	125	13	9		—	
52 „ 53 - - - -	2,500	–	–	148	6	7	92	10	5		—	
53 „ 54 - - - -	3,250	–	–	563	6	–	109	2	6	9	18	4
55 „ 56 - - - -	2,000	–	–	452	16	3	49	2	6		—	
56 „ 57 - - - -	1,500	–	–	299	7	6	44	18	4		—	
57 „ 58 - - - -	500	–	–	143	7	–	11	10	–		—	
58 „ 59 - - - -	1,000	–	–	84	13	4	42	9	2		—	
59 „ 60 - - - -	3,500	–	–	139	13	9	184	4	7		—	
60 „ 61 - - - -	5,500	–	–	764	12	6	232	–	4		—	
61 „ 62 - - - -	2,000	–	–	324	7	6	77	5	5		—	
65 „ 66 - - - -	11,338	7	–	2,323	15	–	504	6	8		—	
66 „ 67 - - - -	1,000	–	–	116	5	–	53	8	4		—	
68 „ 69 - - - -	500	–	–	260	1	3	18	13	9		—	
73 „ 74 - - - -	3,000	–	–	692	19	–	120	–	10		—	
74 „ 75 - - - -	1,000	–	–	357	11	3	36	5	10		—	
75 „ 76 - - - -	500	–	–	157	10	–	35	13	4		—	
£.	95,938	7	–	10,384	3	1	3,222	7	1	145	3	9

AGE.	WITHOUT PROFITS.								
	Amount Assured.			Premiums.					
				Ordinary.			Extra.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.
17 to 18 - - - -	2,000	–	–	27	15	–		—	
25 „ 26 - - - -	1,000	–	–	17	11	8		—	
27 „ 28 - - - -	500	–	–	10	5	–		—	
31 „ 32 - - - -	1,000	–	–	21	5	10		—	
32 „ 33 - - - -	3,500	–	–	77	3	4		—	
33 „ 34 - - - -	3,350	–	–	84	10	6	4	2	–
34 „ 35 - - - -	600	–	–	13	13	6		—	
37 „ 38 - - - -	2,000	–	–	53	9	2		—	
38 „ 39 - - - -	1,300	–	–	33	6	–	2	1	–
41 „ 42 - - - -	400	–	–	10	17	4		—	
42 „ 43 - - - -	500	–	–	12	16	8	3	10	–
45 „ 46 - - - -	4,150	–	–	112	19	–	11	6	6
47 „ 48 - - - -	2,200	–	–	62	9	7	6	7	4
48 „ 49 - - - -	1,500	–	–	48	3	9		—	
49 „ 50 - - - -	1,500	–	–	57	11	3		—	
51 „ 52 - - - -	5,000	–	–	179	11	8		—	
52 „ 53 - - - -	8,000	–	–	254	8	9		—	
53 „ 54 - - - -	500	–	–	15	10	10		—	
54 „ 55 - - - -	2,000	–	–	66	17	11		—	
55 „ 56 - - - -	1,000	–	–	20	8	4		—	
56 „ 57 - - - -	2,500	–	–	82	6	8		—	
57 „ 58 - - - -	1,000	–	–	24	5	–		—	
58 „ 59 - - - -	1,000	–	–	39	19	–		—	
59 „ 60 - - - -	1,000	–	–	40	5	5	5	–	–
63 „ 64 - - - -	2,500	–	–	174	18	9	3	1	2
65 „ 66 - - - -	500	–	–	28	9	2		—	
66 „ 67 - - - -	2,000	–	–	56	6	8		—	
73 „ 74 - - - -	1,000	–	–	34	12	6		—	
86 „ 87 - - - -	500	–	–	30	14	2		—	
£.	54,000	–	–	1,692	12	5	35	8	–

QUEEN INSURANCE COMPANY—*continued.*

IV., V., and VI.

Total Amount Assured, Reversionary Bonuses, Premiums receivable Annually, and Total Premiums received on all Policies, other than for the Whole Term of Life with Uniform Premiums, in existence on 31st December 1888.

Assurances.

CLASS OF ASSURANCES.	Sum Assured.	Reversionary Bonus.	Annual Premiums.		Total Premiums Received.
			Ordinary.	Extra.	
With Participation in Profits.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - -	61,490 – –	3,313 – 6	1,640 5 7	15 10 –	24,805 17 3
Increasing Premiums - -	53,554 7 6	2,658 1 1	1,468 19 4	- -	20,432 5 9
Endowment Assurances - -	323,440 – –	2,447 5 9	13,951 – 4	276 16 8	60,838 9 5
Joint Lives - - - -	19,700 – –	644 16 –	868 8 3	- -	7,327 16 5
Total - - £.	458,184 7 6	9,063 3 4	17,928 13 6	292 6 8	113,404 8 10
Without Participation in Profits.					
Limited Payments - - -	32,691 8 4	- -	1,206 12 7	2 2 –	10,522 11 3
Increasing Premiums - -	57,962 10 –	- -	1,398 16 1	- -	10,891 13 2
Endowment Assurances - -	59,043 13 8	- -	3,130 12 6	184 6 10	17,828 2 1
Joint Lives - - - -	11,000 – –	- -	489 15 3	- -	4,673 16 2
Survivorship - - - -	15,675 – –	- -	195 13 8	- -	1,898 19 1
Last Survivor - - - -	450 – –	- -	20 6 3	- -	218 19 9
Endowments - - - -	10,794 8 6	- -	385 16 –	- -	3,478 12 6
Short Terms - - - -	28.657 – –	- -	495 9 2	- -	1,249 3 –
Free Paid-up Policies * - -	29,867 13 1	- -	—	—	—
Free Bonus Policies - - -	23,446 1 9	- -	—	—	—
Total - - £.	269,587 15 4	- -	7,323 1 6	186 8 10	50,761 17 –

* According to the published conditions of the Company, persons having been assured for three years under the ordinary Whole Life Scale, at any age up to and inclusive of 55, are entitled to receive Free Paid-up Policies for the amount of premiums paid, together with any bonuses that may have been added.

Re-assurances for other than for the Whole Term of Life, in existence on 31st December 1888.

Re-assurances.

CLASS OF ASSURANCES.	Sum Assured.	Reversionary Bonus.	Annual Premiums.		Total Premiums Received.
			Ordinary.	Extra.	
With Participation in Profits.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - -	2,000 – –	365 14 9	- -	- -	1,481 13 4
Increasing Premiums - -	1,200 – –	262 17 –	52 1 8	- -	718 – –
Endowment Assurances - -	1,000 – –	- -	52 – 5	7 9 7	189 15 –
Total - - £.	4,200 – –	628 11 9	104 2 1	7 9 7	2,389 8 4
Without Participation in Profits.					
Limited Payments - - -	2,500 – –	- -	- -	- -	1,237 10 –
Increasing Premiums - -	3,500 – –	- -	51 4 5	- -	177 14 1
Endowment Assurances - -	3,250 – –	- -	160 10 10	18 16 10	441 3 4
Joint Lives - - - -	1,000 – –	- -	49 3 2	- -	288 18 –
Endowment - - - -	1,000 – –	- -	33 16 8	- -	236 16 8
Survivorship - - - -	500 – –	- -	26 5 –	- -	52 10 –
Short Terms - - - -	2,500 – –	- -	22 10 –	- -	45 – –
Free Paid-up Policies - -	6,853 19 2	—	—	—	—
Total - - £.	21,103 19 2	- -	343 10 1	18 16 10	2,479 12 1

QUEEN INSURANCE COMPANY—*continued.*

VII.

AGE.	Amount of Annuities.	AGE.	Amount of Annuities.	AGE.	Amount of Annuities.
	£. *s.* *d.*		£. *s.* *d.*		£. *s.* *d.*
33 - - -	20 – –	59 - - -	239 – 2	73 - - -	10 – –
38 - - -	28 17 –	60 - - -	154 9 2	74 - - -	116 – –
47 - - -	50 – –	61 - - -	7 – 6	76 - - -	87 5 4
50 - - -	20 – –	62 - - -	94 5 6	77 - - -	67 11 –
51 - - -	126 4 8	63 - - -	75 4 9	79 - - -	14 10 –
52 - - -	10 5 –	64 - - -	18 12 10	80 - - -	47 4 –
53 - - -	71 7 8	66 - - -	127 5 2	85 - - -	9 – –
54 - - -	28 16 8	67 - - -	49 17 8	86 - - -	13 2 2
55 - - -	318 17 6	68 - - -	121 13 2	88 - - -	7 3 –
56 - - -	156 6 –	69 - - -	40 – –		
57 - - -	14 7 –	70 - - -	61 5 –		
58 - - -	23 18 6	72 - - -	24 – –	£.	2,253 9 5

VIII.

CLASS.	Amount of Annuities.	Annual Premiums Receivable.	Total Amount of Annual Premiums Received.	Consideration Money.
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
Joint Lives and Survivor - - - -	293 15 2	- -	- - -	4,703 – –
Deferred Single Payment - - - -	120 – –	- -	- - -	751 17 8
Deferred Annual Payment - - - -	80 – –	10 15 9	484 18 8	—
Temporary (certain) - - - - -	70 – –	- -	- - -	800 – –
£.	563 15 2	10 15 9	484 18 8	6,254 17 8

IX.

The average rate of interest at which the Life Assurance fund of the Company was improved at the close of each year during the period ending last investigation :—

	£. *s.* *d.*	
In 1884 - - - - - - -	4 10 –	per cent.
„ 1885 - - - - - - -	4 10 –	„
„ 1886 - - - - - - -	4 1 8	„
„ 1887 - - - - - - -	4 – 11	„
„ 1888 - - - - - - -	4 6 5	„

X.

The minimum surrender value allowed for ordinary whole Life and Endowment Assurances, on which two full years' premiums have been paid, is 35 per cent. of the premiums received thereon, exclusive of temporary extra premiums. Participating policies receive in addition the cash value of the reversionary bonus or bonuses which stand added to the policies. In order to arrive at the actual value each policy is separately dealt with and valued according to the principles adopted at the previous valuation of the Company's Life Assurance Liabilities.

With regard to Endowments, these are nearly all effected on the principle that in the event of death, before the policy matures, all the premiums received shall be returned, but without interest. The minimum surrender value of such policies, after two full years' premiums have been paid, is 75 per cent. of the premiums received.

(*Note.*)

Policies on which extra premiums are charged for residence abroad are subject to the conditions that on the return home of the persons whose lives are assured, the premiums are to be reduced to European rates. They therefore form part of the ordinary risks, and are valued on the same principles, except that the amount of this extra premium does not enter into the calculation.

In the case of policies on lives considered below the average in point of health, on which additional premiums are charged, the true ages have been taken account of in the valuation, such additions being considered as a provision for the current extra risk under the policies.

Thos. H. Jackson, Chairman.
H. H. Hornby, Director.
Charlton R. Hall, Director.
J. K. Rumford, General Manager.

LONDON ANNUITY SOCIETY.

Mincing Lane, E.C.,
Sir, London, 13 November 1889.

The Reverend R. S. Ashton has brought us your letter to him of the 10th ultimo, with reference to the Return of the London Annuity Society for the year ending 31st December 1888. In accordance with resolutions passed by the members in 1887, and afterwards assented to by every annuitant and policy-holder, the Society has been wound up, and the whole of its assets distributed. The Society having been dissolved there appears to be no Return to make, nor does there appear to be anyone authorized to make a Return on behalf of the Society.

If the Board of Trade desire any explanation we shall be happy to give it.

We are, &c.
(signed) *Hollams, Sons, Coward* and *Hawksley.*

The Assistant Secretary,
Finance Department, Board of Trade, S.W.

BRITON MEDICAL AND GENERAL LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Briton Medical and General Life Association (Limited), for the Year ending 31st December 1888.

	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year - - -		279,127 15 9
Premiums - - - - - - - -	51,508 10 11	
Less Re-assurances - - - -	337 7 6	
		51,171 3 5
Interest and Dividends - - - - - - - - -		11,278 1 10
Fines and Fees - - - - - - - - - -		45 1 8
Surrenders under re-assured Policies that have lapsed -		419 – –
Proceeds of Calls on Share Capital - - - - -		6,140 8 10
£.		348,181 11 6

	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Claims under Policies prior to 1888 - -			4,374 5 3	
Claims under Policies, 1888 - - - - -			35,145 7 4	
Reserve for liability under Canadian Claims announced since 8th January 1886 - -			2,123 – –	
Interest on Claims overdue - - - -			207 4 4	
Claims under Policies announced but not admitted - - - - - - -			3,229 – –	
				45,078 16 11
Annuities - - - - - - -			- -	103 17 1
Payments on account of Property - - -			- -	258 15 1
Premiums on credit under Lapsed Policies written off - - - - - - -			- .	2,575 6 3
MANAGEMENT EXPENSES.				
Directors and Auditors - - - - - -			1,228 10 –	
Directors' Travelling Expenses - - -			93 12 8	
Legal Charges attributable to Management -			200 – –	
Salaries, Printing and Stationery, Rent and Office Expenses, attributable to Management			1,814 3 6	
				3,333 6 2
RECONSTRUCTION EXPENSES.				
Legal Charges:				
Association's Solicitors:				
Costs - -	3,562 4 –			
Disbursements	1,726 9 7			
	5,288 13 7			
Recovered -	1,353 8 9			
		3,935 4 10		
Of this, a careful estimate attributes to the Defence of the Capital Account, as per the Explanatory Statement		1,300 – –	1,300 – –	
		2,635 4 10		
Costs of other Solicitors, which the Association was liable for and had to pay - - -		1,113 16 8		
Leaving, as per Directors' Report -			3,749 1 6	
Salaries of additional Clerks and Balance of Outgoings, after charging, as above, what is attributable to Management - - -			1,492 15 9	
Travelling Expenses of Directors in attending Special Meetings, &c. - - - - -			185 8 –	
				6,727 5 3
Amount of Assurance Fund at the end of the Year - -				290,101 4 9
£.				348,181 11 6

BALANCE SHEET

Of the Briton Medical and General Life Association (Limited), on the 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.
Capital, Authorised: 20,000 Shares of 10 *l.* each - - -	200,000 – –	
Received and credited in respect of Shares issued, per Account at 31st December 1887	67,033 10 9	
Less,—Received and credited on 370 Shares, forfeited during 1888 - - -	1,226 11 6	
	65,806 19 3	
Add,—Cash received during 1888 - -	5,890 8 10	
		71,697 8 1
Cash received and credited on account of Shares forfeited, per Account at 31st December 1887 - - - - - -	5,409 10 –	
Add,—Received and credited on Shares forfeited during 1888 (as above) -	1,226 11 6	
Received under compromise, on account of Calls made on Shares before forfeiture -	250 – –	
		6,886 1 6
Assurance Fund - - - - - - - - - -		211,517 15 2
Special recoveries of Sums not included in Valuations - -		11,500 – –
Surplus on realisation of certain Securities over their estimated Value as on 8th January 1886 - - - - -		1,062 5 2
		302,663 9 11
Claims on Policies admitted and not paid, and Claims on Policies announced - - - - - - - - -		24,280 15 –
Dividends unclaimed - - - - - - - -		261 3 6
Creditors, viz.:—		
Interest and Premiums received in advance, Legal Charges connected with collection of Assets and Defence of the Capital Account, Auditors' Fees and sundry Debts -		4,951 17 9
£.		332,157 6 2

ASSETS.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom - -		108,524 4 5
Loans on the Association's Policies - - - - - -		31,601 – 8
Investments:		
British Government Securities - - - - -		83,258 – –
Colonial - ditto - - - - - -		54,661 3 3
Foreign - ditto - - - - - -		398 – –
Railway Preference Stock - - - - - -		590 – 8
House and Landed Property - - - - - -		26,503 – 7
Reversions - - - - - - - - - - -		702 9 4
Premiums on Credit - - - - - - - -		4,704 7 6
Sundry Debtors (including Funds in Court in name of Paymaster General) - - - - - - - -		1,926 4 10
Loans on Personal Security - - - - - - -		4,551 3 11
Outstanding Premiums - - - - - - - -		5,739 1 3
Ditto Interest - - - - - - - -		4,528 18 1
Cash:		
In Bank - - - - - - - -	4,968 2 4	
In Hand - - - - - - - -	101 9 4	
		5,069 11 8
£.		332,157 6 2

Robt. K. Clay, Chairman.
Lewis H. Isaacs, } Directors.
Joseph Smith, }
Ralph P. Hardy, Actuary and Secretary.

(*See over.*)

BRITON MEDICAL AND GENERAL LIFE ASSOCIATION (LIMITED)—*continued.*

ILLUSTRATION of the Working of the Reconstruction Scheme of the Briton Medical and General Life Association (Limited), for the Year 1888.

—	Working Account.	Surplus Assets Account.
	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year	219,976 14 4	59,151 1 5
Calls on Shares received	- -	5,890 8 10
Calls paid under compromise on forfeited Shares	- -	250 – –
£.	219,976 14 4	65,291 10 3
Premiums	51,171 3 5	—
Interest and Dividends - - £11,278 1s. 10d. of which 4 per cent. on 219,976 *l.* 14 *s.* 4 *d.* is, for the sake of illustration, appropriated to working	8,799 1 4	2,479 – 6
Fines and Fees	- -	45 1 8
Surrenders under Re-assured Policies that have lapsed	- -	419 – –
Special recoveries of Sums not included in Valuations	- -	11,500 – –
Surplus on realisation of certain Securities over estimated value as on 8th January 1886	- -	1,062 5 2
£.	279,946 19 1	80,796 17 7

—		Working Account.	Surplus Assets Account.
		£. s. d.	£. s. d.
Claims and Interest		45,078 16 11	
Annuities		103 17 1	
Payments on account of Property		- -	258 15 1
Premiums on Credit under lapsed Policies written off		- -	2,575 6 3
Management Expenses apportioned as nearly as possible between *bonâ fide* Management and Reconstruction:	£. s. d.		
Directors and Auditors	1,228 10 –		
Directors' Travelling Expenses	93 12 8		
Salaries, Printing and Stationery, Rent, Office Expenses, and Legal Charges in respect of Death Claims	2,014 3 6	3,336 6 2	—
Legal Expenses and Disbursements incurred in the collection and improvement of Assets, and defence of the Capital Account, Salaries of extra Clerks, and general outlay in connection with the Reconstruction as distinct from Management		- -	6,727 5 3
Balance		231,427 18 11	71,235 11 –
£.		279,946 19 1	80,796 17 7

PRESERVER LIFE ASSURANCE COMPANY.

Bond Court House, Walbrook, E.C.,
London, 9 November 1889.

Sir,

As the time is drawing near when, I believe, the Annual Account should be rendered, I wish to draw your attention to the fact that the business of the above office is now really at an end, and that it would seem to be useless to continue to render accounts. Of the policies issued, there is now but one unsatisfied, viz., one for 500 *l.* payable to Thomas Flight Nevill on his attaining the age of 21 years, which event would have occurred, assuming him to be alive, on 5th December 1886. For some years previous to that date, however, his family had entirely lost all trace of him, and believe him to be dead. He was at the time of his disappearance fully aware of the fact that he wouldbecome entitled to the said sum of 500 *l.* on attaining his majority, but no application has ever been made.

Under these circumstances, I beg respectfully to submit for your consideration whether it is necessary or desirable that any further accounts should be rendered.

I am, &c.
p. p. *Matilda Flight,*
(signed) *T. Howse.*

The Assistant Secretary
(Finance Department), Board of Trade, S.W.

BRITISH LEGAL LIFE ASSURANCE AND LOAN COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Legal Life Assurance and Loan Company (Limited), for the Year ending 30th June 1889.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	73,222	12	7	Claims under Policies (no Re-assurances)				19,203	5	9
Premiums (no Re-assurances)	44,520	4	4½	Commission				11,387	19	4½
Interest	2,543	13	8	Expenses of Management:						
				Salaries	2,624	–	–½			
				Miscellaneous, including Medical Fees, Printing, Travelling Expenses, Auditors' Fees, Directors' Remuneration, Postages, Rent, and Taxes	1,907	15	2			
				Policy Stamps	417	19	8			
				Extension Expenses: Amount paid for the introduction of New Business	3,828	12	10			
								8,778	7	8½
				Dividends to Shareholders				258	18	–
				Amount of Funds at the end of the Year, as per Second Schedule				80,657	19	9½
£.	120,286	10	7½	£.				120,286	10	7½

BALANCE SHEET

Of the British Legal Life Assurance and Loan Company (Limited), as at 30th June 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up at 30th June 1889	2,589	–	–			
Assurance Fund	78,068	19	9½			
Total Funds, as per First Schedule				80,657	19	9½
Shareholders' Dividends unpaid				17	3	–
£.				80,675	2	9½

ASSETS.	£.	s.	d.	£.	s.	d.
Investments:						
Bond by Trustees of Clyde Navigation	10,000	–	–			
Assignation by Trustees of Greenock Harbour	6,575	–	–			
Mortgage by Belfast Water Commissioners	5,000	–	–			
Bond under the Belfast Improvement Act	2,000	–	–			
Bond by Police Commissioners of Kirkintilloch	4,000	–	–			
Annuity by Kirkintilloch Commissioners	1,300	–	–			
Mortgage by Kirkintilloch Road Trustees	500	–	–			
Bond by Aberdeen Harbour Commissioners	2,000	–	–			
Mortgage by Trustees of Port Glasgow Harbour	1,600	–	–			
Mortgage by Police Commissioners of Port Glasgow	1,000	–	–			
Mortgage by Local Authority, Barony Parochial Board	1,000	–	–			
Bond on Property in West Nile-street, Glasgow	5,250	–	–			
Bond on Property in Cathcart-street, S.S., Glasgow	3,000	–	–			
Bond on Property in Thistle-street, Glasgow	2,000	–	–			
Bond on Property in Church Buildings, Bridge-street, Partick	2,000	–	–			
Bond by Crosshill Commissioners	2,000	–	–			
Bond on Property in Easterton, Helensburgh	1,800	–	–			
Bond on Property in Kelvin-drive, Glasgow	1,800	–	–			
Bond on Property in Queen's Park, F. Church	1,700	–	–			
Bond on Property in Leith-walk, Edinburgh	1,170	–	–			
Bond on Property in Houston-street, Glasgow	1,000	–	–			
Bond on Property in George-street, Edinburgh	1,000	–	–			
Bond on Property in Villiers-street, Glasgow	1,000	–	–			
Bond on Property in Wellington-street, Glasgow	800	–	–			
Bond on Property in Middlebank, Langside	800	–	–			
Bond on Property in East Montrose-street, Helensburgh	700	–	–			
Bond on Property in Franklin-terrace, Glasgow	600	–	–			
Bond on Property in Reid-street, Bridgeton, Glasgow	400	–	–			
Ground Annual, Paisley-road, Glasgow	2,400	–	–			
Ground Annual, Candleriggs, Glasgow	1,750	–	–			
Ground Annual, Queensferry-road, Edinburgh	1,099	4	–			
Ground Annual, Queensferry-road, Edinburgh	691	4	–			
Ground Annual, Charles-street, St. Rollox, Glasgow	900	–	–			
Feu Duty, Lawnmarket, Edinburgh	2,000	–	–			
British Government Securities (3,000 *l.* Consols)	2,988	15	–			
				73,824	3	–
Balance in Current Account with Royal Bank				1,763	5	4
Balance in Current Account with Clydesdale Bank				19	13	4
Office Furniture				295	2	6
Outstanding Premiums				4,181	6	4
Outstanding Interest				498	13	–
Agents' Balances				86	3	1½
Cash in Manager's hands				6	16	2
£.				80,675	2	9½

John Cairns, Chairman.
James S. Fisher, Director.
Peter J. Edgely, Director.
Henry Steel, Manager.

UNITED BROTHERS' ASSURANCE COMPANY (LIMITED).

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the United Brothers' Assurance Company (Limited), for the Year and Six Days from 25th March 1888 to 31st March 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.	£.	s.	d.
To Shareholders' Capital, as per Balance Sheet, viz. :—						
Amount at 25th March 1888	1,644	3	6			
Received from Shareholders during Year	2,483	15	6			
				4,127	19	–
Amount of Life Assurance Fund at beginning of Year				114	19	10
	£.	s.	d.			
Premiums (less Re-assurances)	2,962	3	2			
Less outstanding at 25th March 1888	250	5	8			
				2,711	17	6
Premium Books sold				2	2	–
£.				6,956	18	4

	£.	s.	d.	£.	s.	d.
Claims under Life Policies (less Re-assurances)				919	3	2
Commission				893	1	10
Returned Premiums				10	1	2
Expenses of Management :	£.	s.	d.			
Postage and Policy Stamps	201	9	4			
Medical Officers' Fees	16	9	–			
Salaries, Rent of Offices, Taxes, Head Office Expenses, and New Business Charges	2,229	10	6½			
Amount written off Purchase of Assurance Business Account	100	–	–			
Expenses of Registration	25	3	8			
				2,572	12	6½
				4,394	18	8½
Amount of Funds at end of Year, as per Balance Sheet				2,561	19	7½
£.				6,956	18	4

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.
Amount of Sickness Assurance Fund at beginning of Year	55	9	10
Premium received	696	9	2½
Entrance Fees	16	1	1½
	768	–	2
Deficiency	436	17	–
£.	1,204	17	2

	£.	s.	d.	£.	s.	d.
Claims upon Sick Policies				248	8	9
Commission and Procuration Fees				65	13	2
Expenses of Management :	£.	s.	d.			
Postage and Policy Stamps	67	3	1			
Medical Officers' Fees	148	–	8			
Salaries, Rent of Offices, and Head Office Expenses	675	11	6			
				890	15	3
£.				1,204	17	2

BALANCE SHEET.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Shareholders' Capital :						
Nominal Capital, 10,000 Shares of 10 *l.* each	100,000	–	–			
Issued 159 Shares at 10 *l.* each (of which 52 have been forfeited)	1,590	–	–			
654 ditto called 3 *l.* each	1,962	–	–			
	3,552	–	–			
Less Calls in arrear	322	8	9			
	3,229	11	3			
Add Amount paid in advance of Calls	767	2	3			
Sundry Amounts paid on account of Shares not yet allotted	71	5	6			
Amount credited as paid in Balance Sheet, 25th March 1888, not traceable in the books	60	–	–			
				4,127	19	–
Debts owing by the Company :						
For Claims unpaid	38	1	–			
Loans to the Company	206	11	3			
Interest on Loans and Shares	5	14	10			
Rent and Stationery, &c.	167	11	–			
Salaries unpaid	21	17	3			
Medical Fees (estimated)	25	–	–			
				464	15	4
£.				4,592	14	4

ASSETS.	£.	£.	s.	d.	£.	s.	d.
Purchase of Life Assurance Business		1,000	–	–			
Less written off per Life Assurance Account :							
1888	100						
1889	100						
		200	–	–			
					800	–	–
Office Furniture as at 25th March 1888		154	–	–			
Purchased since		44	4	–			
		198	4	–			
Less Depreciation		19	16	–			
					178	8	–
Books and Stationery on hand					100	–	–
Outstanding Premiums :							
Life Assurance Account		365	16	2½			
Sickness ditto		24	13	10			
					390	10	–½
Cash in hand and owing by Agents					75	18	2½
Registration Expenses		125	18	6			
Less one-fifth written off		25	3	8			
					100	14	10
					1,645	11	1
Deficiency, being Items not accounted for :							
Books and Stationery in hand on 25th March 1888		158	5	–			
Loans on Personal Security stated at 25th March 1888		26	–	–			
Receipts from Agents and on account of Shares by late Manager not accounted for		760	1	10½			
Deficiency in Life Assurance Account		1,565	19	4½			
Deficiency in Sickness Assurance Account		436	17	–			
					2,947	3	3
£.					4,592	14	4

James Marsh, Chairman.
William Hesketh, } Directors.
P. M. Rea, }
C. F. Pendlebury, Secretary.

We have prepared the foregoing Accounts from the books and records of the Company, which we have found to be very imperfect, up to 30th September 1888, and, owing to our not having had the books which were in use prior to 25th March 1888, we have been unable to trace several of the items contained in the printed accounts at that date; we have, therefore, adopted them in these accounts only by necessity and "under reserve." Since 1st October 1888 new management has come in, the books have been regularly kept, and we have proved their correctness by vouchers, &c. We certify these accounts as the best which can be produced from the records now in possession of the Company. From the causes above mentioned we are unable to state separately the "new business charges" which are now included in the Life Assurance expenses.

Trevor & Pilling,
Chartered Accountants.

Manchester, 31 July 1889.

LONDON LIFE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London Life Association, for the Year ending the 30th June 1889.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,945,113	16	–	Claims under Policies - - - - -	140,499	8	8
Premiums - - - - - - - -	326,499	16	3	Surrenders - - - - - - -	12,996	10	5
Interest and Dividends - - - - -	163,662	3	10	Expenses of Management - - - -	13,796	6	2
Fines for revival of Policies - - - -	30	7	6	Property and Income Tax - - - -	4,315	14	6
Profit and Loss on Investments - - -	2,063	17	–	Returned in reduction of Premiums - -	216,628	7	5
				Bonuses for Accumulation - - - -	1,679	–	–
				Amount of Funds at the end of Year, as per Second Schedule - - - - - -	4,047,454	13	5
£.	4,437,370	–	7	£.	4,437,370	–	7

BALANCE SHEET

Of the London Life Association, on the 30th June 1889.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per First Schedule - -	4,047,454	13	5	Mortgages on Property within the United Kingdom - - - - - - -	1,568,684	–	9
Claims admitted but not paid - - -	34,597	6	7	Mortgages on Rates raised under Acts of Parliament - - - - - - -	1,237,633	16	2
				Loans on the Policies of the Association -	292,297	–	–
Bonuses already accrued - - - -	8,927	–	–	150,000 *l.* Consolidated 2¾ per Cent. - -	147,750	–	–
				20,000 *l.* Tasmanian 3½ per Cent. Government Inscribed Stock - - - - -	20,025	–	–
				150,000 *l.* New South Wales 3½ per Cent. Government Inscribed Stock - - -	148,456	–	–
				10,000 *l.* Queensland 4 per Cent. Government Inscribed Stock - - - - -	11,112	10	–
				95,000 *l.* Victoria 4 per Cent. Government Inscribed Stock - - - - -	101,038	–	–
				70,000 *l.* New Zealand 4 per Cent. Government Inscribed Stock - - - -	70,625	–	–
				20,000 *l.* Western Australia 4 per Cent. Government Inscribed Stock - - -	21,275	–	–
				10,000 *l.* Bank of England Stock - -	30,475	–	–
				Rent-charges - - - - - - -	299,153	4	3
				House Property, 81, King William-street, E.C.	12,159	–	–
				Debentures of Corporate Bodies - - -	63,750	–	–
				Mortgages of Life Interests - - - -	2,000	–	–
				Outstanding Premiums - - - -	4,362	2	8
				Outstanding Interest : £. s. d. Due and payable - - - 8,326 7 11 Accrued and not yet payable 36,909 5 3	45,235	13	2
				Stamps in hand - - - - - - -	51	8	–
				Cash in hand and on Current Account - -	14,896	5	–
£.	4,090,979	–	–	£.	4,090,979	–	–

Jno. Costeker, Chairman,
Edmund Boulnois, Director.
Henry Butler, Director.
Edwd. Docker, Actuary.

LONDON LIFE ASSOCIATION—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the London Life Association, made by the Actuary.

I.

The valuation is made up to the 30th June 1889.

II.

By resolutions of the General Court of the Association, dated 3rd April 1844, and 26th January 1876, the valuation and reduction of premiums are to be made in the manner following:—

A General Account and Statement of the affairs of the Association is to be made out, upon, or as up to the 30th June in every year.

On the Credit side is to be placed the value of the property of the Society in any Government or other stocks, to be taken at the mean of the highest and lowest prices of such property in the three next preceding years; the value of all securities and effects belonging to the Society, the value of all non-members' premiums, the value of such part of the premiums of members as they will be required to pay in full, and 40 per cent. of the present value of such of the annual premiums of members as shall be subject to reduction.

On the Debit side is to be placed the present value of the sums assured, the amount of all unsatisfied claims and other debts owing by the Society, and such sum on account of claims which may accrue before the 1st July, and such further sum by way of reserve as the Court of Directors shall consider expedient. The sum then required to balance the account is to be taken as the then present value of annuities on the lives of all members then entitled to a reduction of premium, and of annuities on the lives of the remaining members deferred until they shall severally become so entitled, and such annuities are to be in the ratio of the annual premiums stipulated to be paid by the members respectively, and are to be applied in further reduction of the annual premiums; and if the annuities shall be more than sufficient to reduce the premiums by 100 per cent., an addition is to be made to the sums assured, and is to carry interest at the rate of 4 *l.* per centum per annum.

The members are in five series:—The first series was commenced in 1806 and was closed in 1855; the second series was commenced in 1856 and was closed in 1865; the third series was commenced in 1865 and was closed in 1876; the fourth series was commenced in 1876 and was closed in 1886; the fifth series was commenced in 1886. The above annuities are to be so apportioned as to reduce the premiums of the fifth series 10 per cent. less than the premiums of the fourth series; the premiums of the fourth series 10 per cent. less than the premiums of the third series; the premiums of the third series 15 per cent. less than the premiums of the second series; and the premiums of the second series 10 per cent. less than the premiums of the first series; and will still be apportioned in the above ratios when addition has to be made to the sums assured.

III.

A table representing the mean mortality of the Equitable Society (Morgan) and of the Government Male Annuitants (1829). *See* Return for 1877, p. 256.

IV.

£.4 per cent. for members' policies, and 3½ *l.* per cent. for non-members' policies.

V.

Surplus is applied, first to payment of the expenses of the year, then to reduction of premiums, the reduction made being for one year only. In the event of the surplus being more than sufficient to reduce the premiums of any series by 100 per cent., a further percentage of the premiums of such series is added to the sums assured in such series. For future expenses and distribution of surplus the following proportions of the annual premiums are reserved:—

106 per cent. in the first series,

96 per cent. in the second series,

81 per cent. in the third series,

71 per cent. of such part of the premiums of the fourth series, and 61 per cent. of such part of the premiums of the fifth series, as shall be payable after the first seven years from the date of each policy respectively.

No other specific reserve is made for expenses and further return of premiums.

As to non-members' premiums:—
The proportion reserved is one-eleventh.

VI.

The valuation being made annually, the Consolidated Revenue Account required is identical with that in the First Schedule.

LONDON LIFE ASSOCIATION—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the London Life Association, as at 30th June 1889.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Mortality Table indicated in Answer No. 3, Fifth Schedule. Interest 4 *l.* per Cent. with Participation; 3½ *l.* per Cent. without Participation.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES. I.—WITH PARTICIPATION.		£.	£.	The same Premiums as in the preceding column for the first 7 years of each Policy, afterwards 40 per cent. thereof.	£.	£.	£.	£.
For Whole Term of Life	7,886	9,390,400	319,115		4,802,100	3,771,897	1,603,426	3,198,674
Extra Premiums payable	–	- -	707		–	–	–	–
TOTAL Assurances with Participation	7,886	9,390,400	319,822	- - -	4,802,100	3,771,897	1,603,426	3,198,674
**Adjustment.*—Add the value of further reductions of 46, 36, 21, 11, and 1 per cent. of the premiums of the 1st, 2nd, 3rd, 4th, and 5th Series of Members respectively	–	- -	- -	- - -	- -	- -	- -	703,038
And additions made to the sums assured	–	- -	- -	- - -	- -	- -	- -	6,760
								3,908,472
II.—WITHOUT PARTICIPATION.								
For Whole Term of Life	77	105,980	2,422†	2,202	65,734	24,523	22,294	43,440
Joint Lives	2	7,000	389	354	5,325	2,449	2,226	3,099
Contingent	2	1,300	20	18	108	67	61	47
TOTAL Assurances without Participation	81	114,280	2,831	2,574	71,167	27,039	24,581	46,586
TOTAL Assurances (no Re-assurances)	7,967	9,504,680	322,653	- - -	4,873,267	3,798,936	1,628,007	3,955,058

Note—(1.) No Reversionary Bonus is granted by this Association, and no Re-assurance effected. (2.) The above-mentioned extra Premiums are for temporary foreign risk, and cease on the return of the Assured to this country. (3.) * The account is so stated to meet the suggestion of the Board of Trade. (4.) † This item includes a premium of 277 *l.*, payable for a limited term only; this premium is not included in Answer 3, Schedule 6.

VALUATION BALANCE SHEET of the London Life Association, as at 30th June 1889.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule V.)	3,955,058 – –	Life Assurance Funds (as per Balance Sheet under Schedule 2)	4,047,454 13 5
Surplus	92,396 13 5		
£.	4,047,454 13 5	£.	4,047,454 13 5

VIII.

A member's policy must be in force seven years before any reduction in its premium is made.
A non-member's policy is not entitled to reduction of premium or to bonus.

IX.

(1.) The surplus is 92,396 *l.* 13 *s.* 5 *d.*, being 43,935 *l.* 17 *s.* 5 *d.* more than the unappropriated surplus of last year.

(2.) The amount to be divided by way of bonus and return of premiums during the year commencing the 1st July 1889 is 223,166 *l.* The number of policies participating therein is 6,343, and the amount thereby assured is 7,797,600 *l.* The premiums payable during the year commencing 1st July 1889 on members' policies effected at any age will be reduced at the rates following, viz. :—

First Series,—100 per cent., policies having been in force 33 to 63 years.
Six per cent. (carrying interest) of the premiums will be added to and payable with the sums assured, to which 29·4 per cent. of the premiums has previously been added.
Second Series,—96 per cent., policies in force 24 to 33 years.
Third Series,—81 per cent., policies in force 14 to 24 years.
Fourth Series,—71 per cent., policies in force 8 to 14 years.

These reductions and additions are at the same rate per cent. as those made last year.

Jno. Costeker, Chairman.
Edmund Boulnois, Director.
Henry Butler, Director.
Edwd. Docker, Actuary.

LONDON LIFE ASSOCIATION—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the London Life Association, on the 30th June 1889.

I.

PUBLISHED Tables of Premiums for Assurances for the Whole Term of Life.

Age next Birthday.	Annual * Premiums subject to Reduction after Seven Years.	Annual Premiums not subject to Reduction.	Age next Birthday.	Annual * Premiums subject to Reduction after Seven Years.	Annual Premiums not subject to Reduction.	Age next Birthday.	Annual * Premiums subject to Reduction after Seven Years.	Annual Premiums not subject to Reduction.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
8 to 14	2 3 –	1 9 1	32	3 2 –	2 3 8	50	5 7 6	4 1 2
15	2 4 –	1 9 10	33	3 3 6	2 4 11	51	5 11 9	4 4 10
16	2 5 –	1 10 8	34	3 5 3	2 6 2	52	5 16 –	4 8 8
17	2 6 –	1 11 5	35	3 7 –	2 7 6	53	6 – 6	4 12 7
18	2 7 –	1 12 2	36	3 8 9	2 8 11	54	6 5 –	4 16 8
19	2 8 –	1 12 11	37	3 10 9	2 10 5	55	6 9 6	5 1 –
20	2 9 –	1 13 7	38	3 12 9	2 12 –	56	6 14 6	5 5 6
21	2 10 –	1 14 3	39	3 14 9	2 13 8	57	6 19 6	5 10 3
22	2 10 9	1 14 11	40	3 17 –	2 15 5	58	7 4 6	5 15 2
23	2 11 6	1 15 7	41	3 19 3	2 17 3	59	7 9 6	6 – 4
24	2 12 6	1 16 3	42	4 1 6	2 19 3	60	7 15 –	6 5 10
25	2 13 6	1 17 –	43	4 4 –	3 1 4	61	8 – 9	6 11 –
26	2 14 6	1 17 9	44	4 6 9	3 3 7	62	8 7 –	6 18 2
27	2 15 6	1 18 7	45	4 9 9	3 6 –	63	8 13 9	7 5 2
28	2 16 6	1 19 6	46	4 12 9	3 8 7	64	9 1 –	7 12 9
29	2 17 9	2 – 5	47	4 16 3	3 11 5	65	9 8 9	8 – 11
30	2 19 3	2 1 5	48	4 19 9	3 14 6	66	9 17 –	8 9 7
31	3 – 6	2 2 6	49	5 3 6	3 17 9	67	10 5 –	8 18 7

* These premiums are calculated to allow a reduction of 60 per cent. after seven payments.

LONDON LIFE ASSOCIATION—*continued.*

II. and III.

WITH PARTICIPATION.

AGE.	First Series.		Second Series.		Third Series.		Fourth Series.		Fifth Series.	
	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
15	-	-	-	-	-	-	-	-	1,100	23·65
16	-	-	-	-	-	-	-	-	200	4·35
17	-	-	-	-	-	-	5,250	112·875	-	—
18	-	-	-	-	-	-	6,000	131·5	600	13·55
19	-	-	-	-	-	-	5,000	112·	1,600	38·15
20	-	-	-	-	-	-	3,000	68·5	3,200	77·3
21	-	-	-	-	-	-	13,000	301·75	2,000	48·25
22	-	-	-	-	-	-	6,600	151·2	11,050	275·425
23	-	-	-	-	-	-	14,450	345·825	10,500	263·925
24	-	-	-	-	-	-	15,200	360·05	15,450	394·6125
25	-	-	-	-	-	-	17,800	437·0875	19,600	518·6375
26	-	-	-	-	-	-	29,350	722·1875	25,750	677·1625
27	-	-	-	-	-	-	46,950	1,188·15	28,250	762·6125
28	-	-	-	-	2,200	48·4	73,050	1,860·125	32,900	896·025
29	-	-	-	-	6,700	146·55	54,550	1,400·9625	19,150	537·1125
30	-	-	-	-	2,800	62·85	61,400	1,614·7375	20,850	592·6333
31	-	-	-	-	3,200	75·1	69,150	1,840·4875	24,350	706·5
32	-	-	-	-	4,000	94·	79,150	2,116·925	15,400	464·0666
33	-	-	-	-	14,400	348·55	76,900	2,100·55	27,300	833·2375
34	-	-	-	-	16,300	398·9	101,650	2,849·	26,600	832·1
35	-	-	-	-	36,500	905·2875	122,350	3,470·7791	26,400	843·0375
36	-	-	-	-	27,600	693·3	94,500	2,706·4875	22,750	752·85
37	-	-	-	-	63,250	1,580·1625	152,100	4,494·7295	25,850	875·5958
38	-	-	500	10·75	47,550	1,221·325	107,050	3,222·4958	13,600	478·6
39	-	-	5,000	107·5	56,800	1,489·55	90,100	2,748·0125	9,000	320·475
40	-	-	500	11·	122,100	3,236·075	132,400	4,113·5805	24,500	891·7125
41	-	-	1,200	27·6	71,550	1,942·225	113,500	3,653·1875	15,950	604·7583
42	-	-	-	-	110,700	3,004·3875	93,400	3,078·	14,100	544·9875
43	-	-	-	-	142,500	3,885·4875	131,200	4,431·9875	15,950	628·875
44	-	-	4,500	103·	136,850	3,836·4375	115,250	3,941·725	23,300	968·0625
45	-	-	3,800	91·7	136,800	3,924·075	119,250	4,265·8128	18,400	781·525
46	-	-	9,900	245·1375	135,500	3,938·075	98,700	3,548·7163	22,700	982·65
47	-	-	7,850	196·6375	117,250	3,484·2364	83,000	3,108·7208	6,100	278·3625
48	-	-	32,500	828·5625	96,950	2,921·5208	105,200	4,018·675	4,900	222·7375
49	-	-	26,400	686·75	138,200	4,260·2625	64,400	2,550·4625	5,000	246·575
50	-	-	43,150	1,142·85	162,200	5,063·9833	85,400	3,427·6333	6,900	337·4375
51	-	-	45,200	1,209·225	126,850	4,087·4125	66,700	2,872·86	2,700	141·25
52	-	-	55,800	1,484·8375	152,650	4,977·5875	68,000	2,865·6898	2,500	138·625
53	-	-	56,000	1,530·125	100,050	3,372·2707	58,200	2,521·8206	4,750	264·3458
54	1,000	25·	75,900	2,072·825	117,550	4,065·35	59,650	2,792·0083	7,000	410·8125
55	2,000	50·	68,550	1,922·1625	121,450	4,314·1166	36,050	1,731·3624	1,200	75·
56	3,600	91·725	90,000	2,549·6083	70,210	2,540·9375	31,500	1,474·2666	1,000	62·5
57	7,500	191·75	67,150	1,921·5	75,250	2,791·5083	23,600	1,127·6125	4,700	318·575
58	1,990	51·3708	70,650	2,136·725	67,900	2,606·6	30,900	1,731·5	2,500	164·375
59	9,200	236·125	101,800	3,094·7875	85,900	3,411·2125	37,900	2,033·	6,500	469·625
60	21,740	577·1875	77,610	2,411·5917	101,650	4,212·7	8,600	496·4325	200	13·95
61	23,110	619·2417	81,110	2,552·8333	56,600	2,386·6875	14,500	912·65	2,500	186·875
62	45,490	1,224·7958	69,150	2,247·5208	89,250	3,668·9875	17,750	1,005·5375	4,500	339·125
63	34,500	958·925	50,750	1,731·225	38,950	1,715·725	10,850	671·9625	800	64·3
64	18,125	505·2625	83,800	2,883·9375	64,975	2,850·4667	11,050	781·9125	3,000	250·5
65	47,300	1,333·4917	61,850	2,202·7875	39,300	1,877·9625	9,000	675·875	-	—

LONDON LIFE ASSOCIATION—*continued.*

II. and III.—*continued.*

Age.	First Series.		Second Series.		Third Series.		Fourth Series.		Fifth Series.	
	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.	Sum Assured.	Annual Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
66	50,500	1,435·7333	82,550	2,939·0583	33,500	1,581·1	13,000	837·05	–	—
67	40,190	1,160·0167	50,800	1,931·4625	33,600	1,651·325	500	36·125	–	—
68	37,400	1,086·575	33,000	1,247·3	26,400	1,365·3375	12,200	889·3375	500	47·1875
69	45,450	1,322·2	52,750	2,032·25	28,200	1,510·0291	5,000	356·25	700	73·45
70	40,200	1,217·45	30,150	1,223·3375	24,200	1,367·8375	—	—	–	—
71	43,640	1,339·1834	42,950	1,800·2958	15,700	929·2625	2,800	211·5	–	—
72	47,800	1,508·325	40,800	1,785·5791	9,400	544·3375	800	62·	–	—
73	42,140	1,365·8708	37,200	1,556·6	13,850	780·4625	750	65·6333	–	—
74	50,200	1,579·0875	45,320	2,144·1167	4,600	303·35	5,300	500·1125	–	—
75	52,400	1,743·6375	20,600	926·5041	—	—	—	—	–	—
76	67,500	2,151·4625	24,350	1,213·825	8,000	596·75	—	—	–	—
77	22,900	747·0875	24,100	1,232·5125	3,500	271·25	—	—	–	—
78	18,100	620·05	10,500	515·6625	4,600	310·725	—	—	–	—
79	20,300	639·2625	7,700	419·5375	—	—	—	—	–	—
80	32,000	1,079·75	5,200	269·0625	1,000	67·25	—	—	–	—
81	21,400	774·1125	4,000	220·1375	8,300	681·8	—	—	–	—
82	24,200	785·0875	12,600	741·675	2,100	190·05	—	—	–	—
83	17,000	543·3375	4,000	254·6875	4,500	422·0625	—	—	–	—
84	10,550	434·4208	5,000	323·75	—	—	—	—	–	—
85	15,300	495·2	—	—	—	—	—	—	–	—
86	16,250	641·0875	1,000	64·75	—	—	—	—	–	—
87	10,450	456·5292	—	—	—	—	—	—	–	—
88	9,000	339·25	2,000	134·5	5,000	452·5	—	—	–	—
89	1,000	29·95	—	—	—	—	—	—	–	—
90	11,000	371·	—	—	—	—	—	—	–	—
91	2,000	76·75	—	—	—	—	—	—	–	—
92	5,500	237·125	750	70·7833	—	—	—	—	–	—
93	4,000	117·25	—	—	—	—	—	—	–	—
94	–	—	—	—	—	—	—	—	–	—
95	4,000	132·	—	—	—	—	—	—	–	—
96	500	18·75	—	—	—	—	—	—	–	—
£.	978,425	30,312·9667	1,727,940	58,450·6164	3,186,885	108,465·6944	2,910,850	101,147·4166	586,300	20,738·0373

WITHOUT PARTICIPATION.

Age.	Sum Assured.	Annual Premium.	Age.	Sum Assured.	Annual Premium.	Age.	Sum Assured.	Annual Premium.	Age.	Sum Assured.	Annual Premium.
	£.	£.		£.	£.		£.	£.		£.	£.
12	1,000	14·5417	49	350	8·825	62	950	21·0042	77	1,450	41·8792
17	500	7·2708	50	200	6·3583	63	6,500	185·9167	78	2,000	* —
26	2,200	40·6958	51	4,100	60·2375	64	100	2·6	81	300	7·5625
30	400	7·55	52	2,100	49·2917	65	3,100	58·1708	82	2,000	55·4167
31	500	9·4375	53	1,000	28·6125	66	7,600	163·2167	83	200	4·0417
33	9,000	177·2917	54	8,200	196·2833	68	13,600	385·6417	84	600	18·4
37	1,500	28·125	55	9,260	40·1209	69	5,950	108·6625	90	5,000	90·
38	5,300	109·05	56	1,800	26·4208	71	1,650	26·925			
41	500	9·25	57	400	11·45	73	2,000	46·1667			
46	2,000	44·9167	58	1,000	16·25						
48	300	5·7875	59	300	5·6625	76	1,070	26·7875	£.	105,980	2,145·8211

* *See* Note 4 to page 255.—Summary and Valuation under Fifth Schedule.

LONDON LIFE ASSOCIATION—*continued.*

IV., V., and VI.

Description of Assurances in force, without Participation.	Amount Assured.	Ordinary Annual Premiums.	Total Amount of Premiums received.
	£.	£.	£.
Joint Lives - - - - - - - -	7,000	388·9583	7,038
Contingent Survivorship - - - - - -	1,300	19·5	431
TOTAL - - - £.	8,300	408·4583	7,469

VII. and VIII.

The Association has not granted annuities.

IX.

The average rate of interest yielded by the Assurance Fund on the 30th June 1889 was 4*l.* 1*s.* 5*d.* per cent.

X.

The following are examples of the sums allowed at the present time for surrender of policies, but the Society does not guarantee, under all circumstances, the allowance of these, or of any other sums:—

SURRENDER VALUES of Members' Policies for £. 100 Assured.

Age at Entry.	DURATION OF THE POLICIES.																				
	5 Years.			10 Years.			15 Years.			25 Years.			35 Years.			45 Years.			55 Years.		
	£.	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*
20 - - -	6	–	6	11	11	–	17	16	6	31	7	6	49	12	–	62	–	–	73	17	–
30 - - -	8	12	–	16	9	–	24	16	–	42	10	–	61	6	6	73	11	–	85	8	–
40 - - -	12	9	6	23	19	6	34	14	6	54	2	6	72	16	–	84	19	6	92	19	6
50 - - -	18	6	6	32	14	6	45	2	6	65	12	6	84	4	6	92	12	6		—	
60 - - -	24	15	6	43	9	–	56	8	6	78	9	–	92	1	6		—			—	

SURRENDER VALUES of Non-Members' Policies for £. 100 Assured.

Age at Entry.	DURATION OF THE POLICIES.																				
	5 Years.			10 Years.			15 Years.			25 Years.			35 Years.			45 Years.			55 Years.		
	£.	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*	*£.*	*s.*	*d.*
20 - - -	3	–	6	6	15	8	11	8	2	23	2	–	38	8	5	54	2	3	68	18	10
30 - - -	4	19	1	10	14	10	17	10	–	33	18	9	50	15	5	66	13	7	81	15	4
40 - - -	7	11	4	16	11	6	25	19	8	44	16	11	62	13	4	79	11	5	90	10	2
50 - - -	11	5	6	22	5	10	33	17	8	55	5	–	75	10	3	88	12	5		—	
60 - - -	14	18	4	29	3	2	42	8	3	68	9	9	85	7	2		—			—	

(*Note.*)

The Association has not issued endowment policies, nor transacted business at other than European rates.

In the few cases in which a policy has been issued on a life considered to be below the average, the premium for an older age has been charged, and the valuation is made as for a policy on a life of such increased age.

Jno. Costeker, Chairman.
Edmund Boulnois, Director.
Henry Butler, Director.
Edwd. Docker, Actuary.

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clerical, Medical, and General Life Assurance Society, for the Year ending 30th June 1889.

	£.	s.	d.
Amount of Funds at the beginning of the Year	2,754,742	3	8
Premiums (no Re-assurances)	220,001	9	7
Interest and Dividends	114,111	19	7
Fines for delay in payment of Premiums	262	3	9
Assignment and Transfer Fees	98	5	–
Profit on Security realised	421	8	7
£.	3,089,637	10	2

	£.	s.	d.
Claims under Policies (no Re-assurances)	153,001	12	–
Endowment Assurances matured	400	–	–
Surrenders (including Amount unclaimed on lapsed Policies)	26,480	13	–
Annuities	2,350	–	–
Commission	9,226	4	10
Expenses of Management	17,669	–	–
Dividends to Shareholders	2,500	–	–
Interim Bonus to ditto	5,000	–	–
Bonuses taken by Assured in abatements of Premiums	11,282	17	–
Income Tax	2,792	3	11
Amount of Funds at the end of the Year, as per Second Schedule	2,858,934	19	5
£.	3,089,637	10	2

BALANCE SHEET

Of the Clerical, Medical, and General Life Assurance Society, on the 30th June 1889.

LIABILITIES.	£.	s.	d.
Shareholders' Capital paid up	50,000	–	–
Assurance Fund	2,808,934	19	5
Total Funds, as per First Schedule	2,858,934	19	5
Claims admitted or announced, but not paid	29,087	6	–
Surrender Values unclaimed	199	12	3
Dividends and Bonuses to Shareholders due	7,500	–	–
Due for Rates, Income Tax, Commission, and sundry Expenses	3,670	6	11
£.	2,899,392	4	7

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				259,373	1	–
Loans on the Society's Policies (within their Surrender Value)				96,246	–	–
Loans of Half-premiums on Credit Policies				20,283	4	6
Investments:						
British Government Securities				113,626	11	6
Corporation Stocks				110,110	8	7
Colonial Government Securities				315,697	16	–
Colonial Municipal Securities				16,679	6	10
British Railway Debentures and Debenture Stocks				596,858	1	11
United States of America Debentures and Debenture Stocks				10,677	5	–
Gas Company's Debenture Stock				51,500	–	–
Dock Companies' Debentures and Debenture Stocks				100,000	–	–
Indian Government Guaranteed Railway Securities				163,358	3	–
House Property (the Society's Freehold Office)				12,750	–	–
Loans on Life Interests				249,600	–	–
Value of Bonuses on Policies belonging to the Society at other Offices in connection with the foregoing				12,884	3	–
Loans on Security of County, District, and Borough Rates				528,956	13	6
Deposits for fixed Periods				100,000	–	–
Agents' Balances				20,078	1	4
Outstanding Premiums				13,744	3	2
Outstanding Interest:						
Overdue	2,000	–	–			
Due and payable	1,912	13	5			
Accrued but not yet payable	37,710	16	5			
				41,623	9	10
Cash:						
On Deposit (London and Westminster Bank)				50,000	–	–
In hand and on Current Account				15,345	15	5
£.				2,899,392	4	7

John Robert Mowbray, Chairman.
W. Bowman, Director and Deputy Chairman.
G. H. Pinckard, Director.
B. Newbatt, Actuary and Secretary.

FRIENDS' PROVIDENT INSTITUTION.

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Friends' Provident Institution, for the Year ending 20th of Eleventh Month 1889.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,920,922	7	–	Claims under Policies (no Re-assurances) -	85,244	6	–
Premiums - - - - - - - -	138,378	18	–	Surrenders - - - - - - -	2,805	2	9
Consideration for Annuities granted - -	20,842	14	7	Premiums returned on account of Death of Member - - - - - - -	25	12	3
Interest and Dividends (less Income Tax, 2,058 *l.* 4 *s.* 10 *d.*) - - - - - -	79,179	–	1	Annuities - - - - - - - -	18,733	6	8
Rents - - - - - - - - -	554	15	–	Commission - - - - - - - -	5,026	12	6
				Expenses of Management - - - -	6,159	18	7
				Bonuses paid in Cash - - - - - -	1,475	6	7
				Bonus by reduction of periodical Premiums -	29,510	12	10
				Transfer to Investment Reserve Fund - -	99	2	3
				Amount of Funds at the end of the Year, as per Second Schedule - - - - - -	2,010,797	14	3
£.	2,159,877	14	8	£.	2,159,877	14	8

BALANCE SHEET

Of the Friends' Provident Institution, on the 20th of Eleventh Month 1889.

LIABILITIES.	£.	s.	d.
Assurance Fund :			
Total, as per First Schedule - - -	2,010,797	14	3
Claims admitted but not paid - - -	12,312	9	7
Unclaimed Annuities, and Deposits - -	1,821	15	2
Investment Reserve Fund - - - -	1,219	17	8
Agents' Mutual Surety Fund - - -	1,901	9	8
Balances due to Agents - - - - -	4	–	5
£.	2,028,057	6	9

ASSETS.				£.	s.	d.
Mortgages on Property within the United Kingdom - - - - - - - -				570,899	18	9
Loans on the Company's Policies (within their Surrender Value) - - - -				180,804	19	7
Investments :						
Railway and other Debentures and Debenture Stocks - - - - - - -				89,937	10	–
House Property - - - - - -				12,000	–	–
Loans :						
To Corporations of Cities and Boroughs -				211,276	2	3
To Poor Law Unions - - - - -				314,798	3	9
On Security of County and District Rates				297,593	3	1
On Security of Docks, Navigations, and Waterworks - - - - - -				262,091	19	10
Agents' Balances - - - - - - -				97	8	6
Outstanding Interest, viz. :	£.	s.	d.			
Accrued but not yet payable	22,888	9	2			
Overdue - - - - -	3,542	1	5			
				26,430	10	7
Cash :						
On Deposit with Bradford Banking Company (Ltd.)	29,207	12	3			
On Deposit with National Discount Company (Ltd.)	25,054	17	2			
In hand and on Current Account - - - - -	7,323	18	4			
				61,586	7	9
Office Furniture - - - - - - -				328	18	10
Stamps on hand - - - - - - -				212	3	10
£.				2,028,057	6	9

Fredk. Priestman, Chairman.
Edward Tuke, Deputy Chairman.
John Wilson, Director.
Jos. John Dymond, Principal Officer.
John B. Tennant, Secretary and Actuary

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Empire Mutual Life Assurance Company, for the Year ending 31st December 1888.

	£.	s.	d.
Amount of Funds at the beginning of the Year	1,212,101	14	5
Premiums (less Re-assurances)	190,653	17	10
Consideration for Annuities granted	5,026	15	–
Interest (less Tax)	50,885	11	8
£.	1,458,667	18	11

	£.	s.	d.	£.	s.	d.
Claims				92,854	9	5
Endowments matured				3,411	13	10
Surrenders				13,714	3	9
Annuities				4,311	14	6
Commission				18,489	19	3
Expenses of Management	29,290	16	5			
Valuation and Bonus Expenses	867	19	6			
				30,158	15	11
Cash Bonus				16,753	16	10
Bonus reduction of Premiums				1,706	9	1
Amount of Funds at the end of the Year (as per Second Schedule)				1,277,266	16	4
£.				1,458,667	18	11

BALANCE SHEET

Of the British Empire Mutual Life Assurance Company, on the 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Assurance Fund				1,277,266	16	4
Claims admitted but not paid				18,813	12	5
Re-assurance Premiums	2,013	–	7			
Income Tax	61	15	3			
Sundry Accounts	1,262	3	11			
				3,336	19	9
£.				1,299,417	8	6

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	217,517	11	6
Mortgages on Property out of the United Kingdom	87,087	4	3
Loans on Reversions	36,949	9	5
Loans on Life Interests	230,161	17	6
Loans on the Company's Policies	89,289	8	5
Loans on Deposit of Bonds	1,863	3	–
Loans on Personal Security, with Life Policies and other collateral Securities	53,233	19	7
Investments: *			
Colonial Government Securities	41,678	7	6
Colonial Municipal Securities	30,003	2	6
Foreign Government Securities	5,009	–	–
Railway and other Debentures and Debenture Stock	41,664	3	–
Railway Stocks (Preference and Ordinary)	44,612	12	7
Railway Bonds (1st Mortgage)	66,518	2	1
Gas Light and Coke Company: (A) Consolidated Stock	4,927	6	6
Freeholds, Leaseholds, and Ground Rents	271,206	1	6
Furniture and Fixtures at Head Office and Branches	1,317	9	3
Agents' Balances	18,989	9	8
Outstanding Premiums (payable in January)	36,302	3	5
Outstanding Interest	9,393	15	11
Cash in hand and on Current Account	11,693	–	11
£.	1,299,417	8	6

* The amounts here stated do not exceed the original cost price. The increased value of the investments is not taken credit for until it is actually realised by sale.

John Rüntz, Chairman.
W. H. Wills, } Directors.
F. H. Jeune, }
Edwin Bowley, Manager and Secretary.
Howard J. Rothery, Actuary.

WESTERN COUNTIES AND LONDON MUTUAL LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Western Counties and London Mutual Life Assurance Company, for the Year ending 31st January 1889.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	63,400	10	3	Claims under Life Policies	5,265	11	8			
				Ditto matured Endowments	638	4	4			
Premiums	9,108	19	4					5,903	16	–
Interest	2,826	15	4	Surrenders				315	6	9
				Commission				341	8	1
				Expenses of Management				1,274	18	9
				Amount of Funds at the end of the Year, as per Second Schedule				67,500	15	4
£.	75,336	4	11	£.				75,336	4	11

BALANCE SHEET

Of the Western Counties and London Mutual Life Assurance Company, on 31st January 1889.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	67,500	15	4	Loans on Mortgage	36,363	–	–
Total Funds, as per First Schedule	67,500	15	4	Loans on the Company's Policies	2,828	3	4
Claims admitted but not due for payment	325	–	–	Investments:			
				Colonial Government Securities:			
				New South Wales	1,071	5	–
				New Brunswick	1,107	10	–
				Queensland	1,481	5	–
				New Zealand	3,685	–	–
				Cape of Good Hope	5,218	15	–
				Railway Debentures	4,091	–	–
				House Property	1,950	–	–
				Life Policies	1,050	–	1
				Agents' Balances	320	10	8
				Accrued Interest, but not due for payment	449	10	3
				Cash:			
				In hand and on Current Account	959	16	–
				On Deposit	7,000	–	–
				Office Furniture	250	–	–
£.	67,825	15	4	£.	67,825	15	4

Chas. F. Tubbs, Chairman.
Joseph May, } Directors.
John Shelly, }
W. J. White, Secretary, Principal Officer.

SCOTTISH PROVINCIAL ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Provincial Assurance Company, for the Year ending 31st January 1889.

I.—LIFE ASSURANCE ACCOUNT.

1.—Participation Branch.

	£.	s.	d.
Amount of this Fund at the beginning of the Year - -	1,338,142	11	4
Premiums, after deduction of Re-assurance Premiums -	119,284	10	4
Interest and Dividends - - - - - - - -	53,543	2	3
£.	1,510,970	3	11

	£.	s.	d.	£.	s.	d.
Claims under Policies, after deduction of Sums re-assured:						
By Death - - - - - - -	98,671	15	–			
Matured Endowments - - - - -	4,188	12	4	102,860	7	4
Surrenders of Policies - - - - - - - -				9,455	18	7
Surrenders of Bonuses - - - - - - - -				4,448	2	3
Commission paid during Year - -	6,638	6	–			
Ditto - outstanding - - -	2,301	18	8	8,940	4	8
Expenses of Management - - - - - - -				10,974	19	9
Amount of this Fund at the end of the Year, as per Schedule IV. - - - - - - - - -				1,374,290	11	4
£.				1,510,970	3	11

2.—Non-Participating Branch.

	£.	s.	d.
Amount of this Fund at the beginning of the Year - -	145,498	11	10
Premiums, after deduction of Re-assurance Premiums -	17,587	5	3
Interest and Dividends - - - - - - - -	5,820	15	3
£.	168,906	12	4

	£.	s.	d.	£.	s.	d.
Claims under Policies, after deduction of Sums re-assured:						
By Death - - - - - - -	22,210	16	6			
Matured Endowments - - - - -	1,800	–	–	24,010	16	6
Surrenders of Policies - - - - - - - -				1,781	14	–
Commission paid during Year - - -	950	18	–			
Ditto - outstanding - - - -	270	3	8	1,221	1	8
Expenses of Management - - - - - - -				1,795	4	10
Amount of this Fund at the end of the Year, as per Schedule IV. - - - - - - - - -				140,097	15	4
£.				168,906	12	4

3.—Annuity Branch.

	£.	s.	d.
Amount of this Fund at the beginning of the Year - -	28,182	6	4
Consideration for Annuities granted - - - - -	1,609	13	1
Interest and Dividends - - - - - - - -	1,107	9	3
£.	30,899	8	8

	£.	s.	d.
Payments to Annuitants - - - - - - - -	3,204	8	2
Commission - - - - - - - - - -	13	15	1
Amount of this Fund at the end of the Year, as per Schedule IV. - - - - - - - - -	27,681	5	5
£.	30,899	8	8

II.—FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.
Amount of Reserve Fund at beginning of the Year - - - - - - - -	65,000	–	–			
Amount of Premiums reserved on account of unexpired Risks - - - - - -	11,837	16	7	76,837	16	7
Premiums received, after deduction of Re-insurances and Receipts cancelled - - - - - - - -				46,612	1	3
Interest and Dividends - - - - - - - -				2,600	–	–
£.				126,049	17	10

	£.	s.	d.	£.	s.	d.
Amount of Fire Claims, after deduction of Sums re-insured				25,772	14	11
Commission paid - - - - - - -	6,718	15	7			
Ditto - outstanding - - - -	1,316	8	7	8,035	4	2
Expenses of Management - - - - - - - -				6,319	12	10
Profit carried to Profit and Loss Account - - - -				9,269	5	7
Proportion of Year's Premiums reserved on account of unexpired Risks - - -	11,653	–	4			
Amount of Reserve Fund at the end of the Year, as per Schedule IV. - - -	65,000	–	–	76,653	–	4
£.				126,049	17	10

SCOTTISH PROVINCIAL ASSURANCE COMPANY—*continued.*

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.	£.	s.	d.
Balance on last Year's Account				14,370	5	7
Interest and Dividends not carried to other Accounts	6,354	8	9			
Profit on Fire Account	9,269	5	7			
				15,623	14	4
Transfer and Assignation Fees	98	12	6			
Bad Debt recovered	32	6	–			
				130	18	6
Profit on Reversions closed				4,507	2	4
Part of Amount set aside for Income Tax now relieved by decision of Court				800	–	–
From Shareholders' Guaranteed Bonus Fund to meet Bonus of 4*s.* per Share for Year				4,000	–	–
£.				39,432	–	9

	£.	s.	d.	£.	s.	d.
Dividend and Bonuses to Shareholders as follows, viz.				16,000	–	–
May Dividend	6,000	–	–			
Proportion of Guaranteed Bonus, 2*s* per Share	2,000	–	–			
November Dividend	6,000	–	–			
Proportion of Guaranteed Bonus as above	2,000	–	–			
£.	16,000	–	–			
Agents' Balances irrecoverable				5	8	10
Loss on Exchange with Canada				47	15	6
Balance on this Account, per Schedule IV.				23,378	16	5
£.				39,432	–	9

BALANCE SHEET

Of the Scottish Provincial Assurance Company, on 31st January 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital							60,000	–	–
General Reserve Fund							20,000	–	–
Participation Life Fund	1,033,261	–	8						
Bonus Fund	341,029	10	8						
				1,374,290	11	4			
Non-Participation Life Fund				140,097	15	4			
							1,514,368	6	8
Annuity Fund							27,681	5	5
Fire Reserve Fund				65,000	–	–			
Fire Premiums reserved on account of Unexpired Risks				11,653	–	4			
							76,653	–	4
Profit and Loss, as per Schedule III.							23,378	16	5
Shareholders' Guaranteed Bonus Fund							12,000	–	–
							1,734,101	8	10
Claims under Life Policies, admitted but not yet paid				33,444	14	4			
Outstanding Fire Claims				2,572	3	1			
For Income Tax, pending adjustment with Crown				1,565	–	–			
Sundry Outstanding Balances				4,249	19	4			
							41,831	16	9
Unclaimed Dividends							192	7	3
Annuities Outstanding							8	–	–
Bills payable (Canada), not yet matured							3,967	19	4
£.							1,780,101	12	2

	£.	s.	d.
Commission	3,888	10	11
Premiums payable for Re-assurance	249	–	8
Charges, &c.	112	7	9
£.	4,249	19	4

ASSETS.	£.	s.	d.	£.	s.	d.
Mortgages on Property within the United Kingdom				215,917	5	8
Loans on Company's Policies within their Surrender Value				101,514	17	2
Investments:						
Indian Government Securities	68,847	10	9			
Victorian ditto	29,625	–	–			
New South Wales ditto	7,500	–	–			
New Zealand ditto	28,800	–	–			
Cape of Good Hope ditto	43,421	3	2			
Queensland ditto	18,355	–	–			
South Australian ditto	29,875	–	–			
				226,423	13	11
Railways and other Debentures	165,479	10	–			
Ditto (English and Scottish) and other Debenture Stocks	120,102	3	4			
				285,581	13	4
Ditto ditto Preference Stocks	248,688	11	4			
Ditto ditto Guaranteed and Leased Lines	151,291	5	3			
				399,979	16	7
Railway Ordinary Stocks:						
London and North-Western Cons. Stock	48,140	8	–			
North Eastern Consols	14,371	9	6			
Great Western Cons. Stock	34,701	18	3			
Lancashire and Yorkshire Cons. Stock	4,900	11	9			
London and South Western Stock	13,848	10	–			
				115,962	17	6
Stocks of Scottish Chartered Banks:						
British Linen Company Bank	22,302	–	–			
Royal Bank of Scotland	8,598	–	–			
				30,900	–	–
Deposits in Colonial Banks for fixed periods				155,300	–	–
Company's Buildings—Property in Aberdeen, Dublin, and London				12,671	10	1
Reversions				3,705	8	9
Loans on Reversions and Life Interests				16,841	–	–
Feu Duties and Ground Rents—Capitalised Value				49,651	14	11
Loans secured on Public Rates under Act of Parliament				13,467	11	10
Half-credit Premiums due on Life Policies				6,698	2	6
Branches, Agents, and Insurance Companies (principally due in January, and since accounted for)				53,739	7	1
Outstanding Premiums due in Aberdeen (ditto)				543	16	7
Outstanding Interests (most of them since paid up)				1,222	1	9
Interest on Investments accrued, but not yet payable				19,890	12	5
Cash at Bankers:						
On Deposit (since invested)	48,000	–	–			
On Current Account at Head Office and Branches	14,374	–	–			
Cash in hand	61	16	10			
				62,435	16	10
Stamps in hand				151	7	7
Reversion fallen in—being amount of Policies with Scottish Widows' Fund (paid since date of Balance)				7,140	3	11
Amalgamation Expenses Account, carried forward				62	13	9
£.				1,780,101	12	2

Certified by
Jas. Meston, Chartered Accountant, Aberdeen,
Auditor to the Company.

John Webster, Chairman.
George Collie, Director.
Jas. Forbes Lumsden, Director.
T. Yuille Wardrop, Manager.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the North British and Mercantile Insurance Company, for the Year ending 31st December 1888.

FIRE AND GENERAL ACCOUNT.

	£. s. d.	£. s. d.
I. Fire Insurance Fund at 31st December 1887 - - -		1,963,112 17 4
Reserve - - - - - - -	1,250,000 – –	
Premium Reserve - - - -	396,642 2 9	
Profit and Loss - - - - -	316,470 14 7	
	£. 1,963,112 17 4	
II. Revenue of 1888 - - - - - - - - -		1,377,682 10 4
Premiums, less Re-insurances -	1,282,254 19 9	
Interest and Dividends - - -	94,334 4 3	
Transfer Fees - - - - - -	102 8 –	
Balance of Debts Recovered - -	990 18 4	
	£. 1,377,682 10 4	
£.		3,340,795 7 8

	£. s. d.	£. s. d.	£. s. d.
I. Dividend and Bonus paid out of Balance at 31st December 1887:			
Dividend and Bonus on Shares, due May and November 1888 - - - - - - - - - - - -			175,000 – –
II. Charges against Revenue of 1888 - - - - -			1,148,251 3 4
Fire Losses, less recovered under Re-insurances - - - - - - -		736,272 1 10	
Commission - -	224,274 8 1		
Expenses of Management - - -	181,204 13 5*		
Superannuation Fund -	1,000 – –		
Income Tax - -	5,500 – –		
		411,979 1 6	
		£. 1,148,251 3 4	
III. Balance of Fire Fund at 31st December 1888 - -			2,017,544 4 4
Reserve - - - - - - -		1,250,000 – –	
Premium Reserve - - - - -		427,418 6 7	
Dividend Reserve - - - - -		100,000 – –	
Profit and Loss - - - - -		240,125 17 9	
		£. 2,017,544 4 4	
£.			3,340,795 7 8

LIFE ASSURANCE ACCOUNT.

	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year - - - - - - - - - - - -	3,772,579 2 11
Premiums, after deduction of Re-assurance Premiums -	359,439 15 1
Interest - - - - - - - - - - - - -	152,943 6 4
Recording Fees - - - - - - - - - - -	121 10 –
£.	4,285,083 14 4

	£. s. d.	£. s. d.
Claims under Life Policies, after deduction of Sums re-assured - - - - - - - - - -		340,347 2 1
Surrenders - - - - - - - - - - -		23,790 16 7
Surrenders, being Policies and Bonuses thereon - - - - - - -	21,707 15 8	
Bonuses only - - - - - -	2,083 – 11	
	£. 23,790 16 7	
Commission - - - - - - - - - - -		15,818 9 5
Expenses of Management - - - - - - - -		31,653 8 6
Irrecoverable Balances - - - - - - - -		388 – 1
Amount of Life Assurance Fund at the end of the Year -		3,873 085 17 8
£.		4,285,083 14 4

ANNUITY ACCOUNT.

	£. s. d.
Amount of Annuity Fund at the beginning of the Year -	682,436 4 11
Consideration for Annuities granted, after deduction of Re-assurances - - - - - - - - - -	164,615 12 2
Premiums, after deduction of Re-assurance Premiums -	2,072 14 6
Interest - - - - - - - - - - - -	28,472 3 8
£.	877,596 15 3

	£. s. d.
Annuities paid - - - - - - - - - -	74,692 4 1
Less received under Re-assurances - - - -	1,434 [illegible] 5
	[illegible]
Commission - - - - - - - - - - - -	[illegible] 4 [illegible]
Expenses of Management - - - - - - - -	2,[illegible]35 8 7
Surrenders, less received under Re-assurances - - -	1,[illegible]24 15 –
Irrecoverable Balances - - - - - - - -	[illegible]98 15 7
Amount of Annuity Fund at the end of the Year - -	[illegible] 4 11
£.	877,596 15 3

* *Note.*	£. s. d.
1. Salaries and Directors' Fees at Home and Abroad - - - - -	116,522 9 10
2. Rents, Taxes, and Sundry Office Expenses - - - - - - -	37,483 19 7
3. Agents' Charges and Travelling Expenses - - - - - - -	19,440 19 10
4. Books, Advertising, Postages, Telegrams, &c. - - - - - -	24,826 3 3
5. Law Expenses - - - - - - - - - - - -	1,631 11 3
6. Expenses of Special Deputation to Canada in connection with the Business of the Company - - - - - - - - - - - -	801 14 7
7. Salvage Corps, &c. - - - - - - - - - - -	5,541 12 8
£.	206,248 11 –
Deduct,—Applicable to the Life Department for Salaries, &c. - -	25,043 17 7
£.	181,204 13 5

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

BALANCE SHEET

Of the North British and Mercantile Insurance Company, at 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.	£. s. d.
Capital:			
Subscribed, 100,000 Shares of 25 *l.* each - £.		2,500,000 – –	
Called up, 6 *l.* 5 *s.* per share - - -			625,000 – –
FIRE DEPARTMENT.			
Fire Insurance Fund:			
Reserve Fund	1,250,000 – –		
Premium Reserve	427,418 6 7		
Dividend Reserve	100,000 – –		
Profit and Loss Account -	240,125 17 9	2,017,544 4 4	
Unclaimed Dividends -		3,625 5 4	
Outstanding Losses - -		135,478 11 2	
Bills payable - - -		3,628 16 6	
Re-insurance Premiums -		58,126 16 1	
Superannuation Fund - -		46,752 9 –	
Sundry outstanding Balances		18,852 10 11	2,284,008 13 4
			2,909,008 13 4
LIFE DEPARTMENT.			
1. Life Assurance Branch:			
Assurance Fund - - -		3,873,085 17 8	
Claims admitted but not paid - - - -		47,142 9 –	
Commission, &c. due - -		3,961 11 –	
Re-assurance Premiums due but unpaid - - -		8,512 19 1	
Unclaimed Policy Values -		3,112 8 4	
Loan Suspense Account to meet Contingencies -		13,403 8 4	
Due to Fire Department -		342 5 1	
Due to Annuity Branch -		1,767 14 –	
		3,951,328 12 6	
2. Annuity Branch:			
Annuity Fund £.	799,912 4 11		
Annuities due but unpaid, &c. -	1,971 12 9	801,883 17 8	4,753,212 10 2
£.			7,662,221 3 6

ASSETS.	£. s. d.	£. s. d.	£. s. d.
British Government Securities - - - -			562,242 15 11
Foreign Government and State Securities - -			372.996 1 3
Foreign Municipal Securities - - - -			27,491 7 5
Foreign Railway Securities:			
Railway Bonds - - - -		345,696 – 2	
Ditto Preference Shares - -		5,432 15 3	351,128 15 5
Colonial Government Securities - - - -			399,747 15 11
Colonial Municipal Securities - - - -			39,943 4 7
Colonial Land Companies' Debentures and Stock -			43,000 – –
Mortgages on Property within the United Kingdom			27,000 – –
East Indian Railway Class A. and Deferred Annuities - - - - - - - -			76,106 12 –
Guaranteed Indian Railway Shares - - -			235,175 – –
Premises in Edinburgh, London, and Branches, partly occupied as Offices of the Company, and partly producing Rental - - - - -			342,420 14 –
Bills receivable - - - - - - -			20,756 14 4
Outstanding Premiums - - - - -			21,720 19 3
Ditto - Interest - - - - - -			2,386 12 10
Agents' Balances - - - - - - -			253,020 6 6
Cash in hands of Foreign Bankers - - -			72,122 6 11
Loans in London on Security - - - -			15,000 – –
Due by Life Department - - - - -			342 5 1
Cash in Bank and in hand - - - - -			46,407 1 11
			2,909,008 13 4
LIFE DEPARTMENT.			
1. Life Assurance Branch:			
Mortgages on Property within the United Kingdom - -		2,619,125 2 5	
Mortgages on Property out of the United Kingdom - - -		16,438 7 2	
Loans secured upon Public Rates		66,508 7 10	
Loans on Security of Rent-charges		141,557 3 7	
Loans on the Company's Policies within the Surrender Values -		170,622 14 8	
Indian and Colonial Government Securities - - - -		239,810 18 11	
Indian and Colonial Municipal Securities - - - -		183,554 13 9	
British Railway Preference Stock		20,032 7 9	
Guaranteed India Railway Stock		9,999 17 3	
Indian Government Railway Annuities - - - - -		9,931 11 –	
House Property - - -		3,928 13 1	
Debentures and Debenture Stock		90,711 4 –	
British Municipal Bonds - -		15,048 6 9	
Loans upon Personal Security -		112,860 19 11	
Short Loan on Security - -		50,000 – –	
Half-Credit Premiums secured upon Policies - - - -		16,721 14 10	
Outstanding Premiums - -		21,092 17 5	
Ditto Interest - - -		45,603 9 7	
Agents' Balances - - -		50,853 3 2	
Cash in Bank and in hand - -		66,926 19 5	
		3,951,328 12 6	
2. Annuity Branch:			
Mortgages on Property within the United Kingdom - - -	236,641 15 5		
Loans secured upon Public Rates - -	170,264 14 11		
Ground Rents - - -	13,316 12 2		
Reversions - - -	183.168 10 7		
Life Interests - -	2,480 2 11		
Colonial Government Securities - - -	35,645 1 2		
Guaranteed Indian Railway Debentures - -	30,022 12 1		
Short Loan in London on Security - -	50,000 – –		
Outstanding Interest -	6,698 7 10		
Outstanding Premiums -	6 6 8		
Agents' Balances - -	356 4 3		
Due by Life Branch -	1,767 14 –		
Cash in Bank - -	71,515 15 8	801,883 17 8	
			4,753.212 10 2
£.			7,662,221 3 6

Note.—The accumulated Funds of the Life Department are by Act of Parliament free from liability for the Fire Department.

D^d. Davidson, Chairman of the General Court.
James Gardiner Baird, Director.
John Wharton Tod, Director.
P. Du P. Grenfell, Director.
A. H. Campbell, Director.
James Haldane, Auditor.
Ad. Gillies-Smith, Manager, Edinburgh.
Henry Cockburn, Manager and Actuary, London.

UNITED KINGDOM ASSURANCE CORPORATION (LIMITED).

(*Third and Fourth Schedules.*)

REVENUE ACCOUNT

Of the United Kingdom Assurance Corporation (Limited), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Funds at the beginning of the Year	20,028	18	4	Claims under Policies (after deducting Re-assurances)				21,939	7	2
Premiums, Life (after deducting Re-assurances)	56,029	6	9½	Surrenders				111	16	10
Interest, Dividends, and Rents	886	11	1	Commission				14,130	6	7½
Premium Receipt Books	62	9	8	Expenses of Management:						
urvey and Registration Fees	1	15	–	Salaries of Directors, Manager, Actuary, Clerks, and Auditors	2,400	16	–			
				Printing	547	13	7			
				Rent, Rates, and Taxes (Head Office and Branches)	742	8	8			
				Postages and Carriage of Parcels	708	17	8½			
				Travelling Expenses	843	19	–			
				Law	80	6	2			
				Medical	225	2	11			
				Advertisements	26	10	1			
				Policy Stamps	747	3	3			
				Extension Charges	13,217	19	9			
				Repairs	52	9	8			
								19,593	6	9½
				Depreciation in Value of Furniture and Fittings				79	11	10
				Sick Fund Deficiency				148	12	1
				Bad and Doubtful Debts				416	18	4
				Dividends to Shareholders				147	19	10
				Life Policy Bonuses				38	15	10
				Amount of Life Funds at the end of the Year, as per Fourth Schedule				20,402	5	6½
£.	77,009	–	10½	£.				77,009	–	10½

* II.—SICK ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Premiums	282	5	4½	Claims	368	2	2½
Deficiency	148	12	1	Commission	42	6	9
				Surrenders	20	8	6
£.	430	17	5½	£.	430	17	5½

* No New Sick Business has been done since the passing of the Act.

BALANCE SHEET

Of the United Kingdom Assurance Corporation (Limited), for the Year ending 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Shareholders' Capital	1,482	9	9				Mortgages on Property within the United Kingdom				5,866	7	1
Life Assurance Fund	20,402	5	6½				Loans on Personal Security and Deposit of Policies				1,937	7	6
				21,884	15	3½	Freehold Ground Rents				1,200	–	–
							Leasehold Property				4,719	–	–
							Agents' Balances				1,074	18	8½
Claims admitted, but not yet due				450	–	–	Outstanding Premiums				5,223	9	3
							Outstanding Interest				14	–	–
							Outstanding Rent				57	10	–
Other Liabilities (Actuary's Fees)				105	–	–	Cash:						
							On Current Account at Bank, and in hand	883	4	1			
							In hands of Superintendents	333	18	8			
											1,217	2	9
							Furniture and Fittings				650	–	–
							Stationery on hand				480	–	–
£.				22,439	15	3½	£.				22,439	15	3½

George Day,
Beilby Allison Parker, } Directors.
G. F. Turtle,
H. Hyslop, Manager.

Audited, compared Balances, and found correct,
John F. Lovering & Co.,
(Chartered Accountants,) } Auditors.
B. Parker,

25 February 1889.

BLUE RIBBON LIFE, ACCIDENT, MUTUAL, AND INDUSTRIAL INSURANCE COMPANY (LIMITED).

(*Third and Fourth Schedules.*)

REVENUE ACCOUNT

Of the Blue Ribbon Life, Accident, Mutual, and Industrial Insurance Company (Limited), for the Year ending 31st December 1888.

INCOME.	£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year				9,275	15	7
Premiums (less Re-insurance), including the whole of the Accident Business	15,070	9	1			
Profit on change of Investment	811	19	5			
Interest and Dividends	713	5	6			
Transfer Fees, &c.	4	17	6			
				16,600	11	6
£.				25,876	7	1

EXPENDITURE.	£.	s.	d.	£.	s.	d.
Claims under Policies (none outstanding)				1,948	–	–
Surrenders				146	17	1
Commissions and Bonuses to Agents				2,586	8	6
Expenses of Management:						
Salaries and Medical Examiners', Directors', and Auditors' Fees, Legal and Travelling Expenses, Interest, &c.	4,209	1	7			
Printing, Advertising, and Stationery	795	1	–			
Policy Stamps	124	1	8			
Rents, Rates, Gas, &c.	538	18	10			
Postages and Sundries, &c.	800	16	–			
District Agency Expenses	275	6	10			
				6,743	5	11
Interest to Shareholders				1,000	–	–
Interest on Guarantee Account				740	11	9
Written off from Preliminary Expenses				200	–	–
Written off from Agency Establishment Expenses				200	–	–
Written off from Furniture Account				100	–	–
Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule				12,211	3	10
£.				25,876	7	1

BALANCE SHEET

Of the Blue Ribbon Life, Accident, Mutual, and Industrial Insurance Company (Limited), for the Year ending 31st December 1888.

LIABILITIES.	£.	s.	d.	£.	s.	d.
Registered Capital				250,000	–	–
Shareholders' Capital Subscribed (80,000 Shares of 1 *l.* each)	80,000	–	–			
Whereof uncalled	60,000	–	–			
Paid up, 5 *s.* per Share				20,000	–	–
Life Assurance Fund				12,211	3	10
Guarantee Account				12,629	17	6
Sums owing for Commission and other Accounts				3,219	2	6
Unclaimed Interest				10	15	11
£.				48,070	19	9

ASSETS.	£.	s.	d.
Investments:			
India Stock, 3 per cent., 23,701 *l.* 5 *s.* 11 *d.* (cost)	22,960	13	1
Cash in Bank, on Current Account, and in hand	491	3	5
Outstanding Premiums (including instalments of Premiums collectible monthly, quarterly, and half-yearly, payable to the Company, as per Policy conditions, but not yet due)	7,431	9	–
Agents' Balances	111	9	5
Loans on Policies	56	9	3
Policy Stamps in hand	119	3	8
Dividends on Investments accrued to date	173	6	4
Head Office Furniture	1,041	8	7
District Office Furniture	232	19	5
Preliminary Expenses, temporarily charged against Capital	2,755	–	4
Establishment of Agencies Expenses, temporarily charged against Capital	12,697	17	3
£.	48,070	19	9

W. H. Hart, Chairman.
Henry Lankester, } Directors.
Charles Leach, }
Walter Priestman, Vice Chairman.

We have examined the above Balance Sheet and Revenue Account, and compared them with the books and vouchers of the Company, and certify that they are correct and in accordance therewith, and exhibit, in our opinion, fully and fairly the state of the Company's affairs at 31st December 1888. We have likewise certified the securities.

21 January 1889. *Robert L. Impey & Culworth*, Chartered Accountants, Auditors.

MIDLAND COUNTIES INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Midland Counties Insurance Company, for the Year ending 24th March 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance and Annuity Fund at the beginning of the Year	44,784	12	1	Claims under Life Policies (after deduction of Sums Re-assured)	1,577	12	8
Premiums (after deducting Re-assurance Premiums)	5,079	13	4	Surrenders	364	5	4
Interest and Dividends	1,868	11	–	Annuities paid	1,418	9	10
Registration Fees	4	10	–	Commission	289	6	3
Consideration for Annuities granted	2,764	8	8	Expenses of Management	493	17	–
				Income Tax	46	5	1
				Amount of Life Assurance and Annuity Fund at the end of the Year, as per Balance Sheet	50,311	18	11
£.	54,501	15	1	£.	54,501	15	1

II.—FIRE AND HAIL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire and Hail Insurance Funds at the beginning of the Year	8,050	–	–	Losses by Fire and Hail (after deduction of Re-insurances)	13,531	19	1
Premiums received (after deduction of Re-insurance Premiums)	25,525	11	7	Expenses of Management	5,710	11	3
Interest on Fire and Hail Funds	362	5	–	Commission	3,496	8	8
Interest on Fire Reserve Fund	1,125	–	–	Amount carried to Profit and Loss Account	2,717	11	10
				Amount of Fire and Hail Insurance Funds at the end of the Year, as per Balance Sheet	9,606	5	9
£.	35,062	16	7	£.	35,062	16	7

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Account	4,888	18	5	Dividend to Shareholders for the Year ending 24th March 1888, sanctioned at the General Meeting held 19th June 1888, making with Interim Dividend 10 per cent. per annum	1,625	–	–
Interest and Dividends not carried to other Accounts	1,128	19	4	Bonus to Shareholders of 2 *s.* 6 *d.* per Share, added to Capital, sanctioned at the same Meeting	2,500	–	–
Transfer Fees	7	–	6	Directors' Fees	500	–	–
Rent receivable	100	–	–	Income Tax	198	14	7
Profit transferred from Fire and Hail Account	2,717	11	10	Bad Debts	18	15	6
				Interim Dividend, paid 30th November 1888, for Six Months to 29th September 1888, at the rate of 10 per cent. per annum	1,750	–	–
				Balance, as per Balance Sheet	2,250	–	–
£.	8,842	10	1	£.	8,842	10	1

BALANCE SHEET

Of the Midland Counties Insurance Company, on the 24th March 1889.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital	35,000	–	–	Mortgages on Properties within the United Kingdom	64,175	18	7
Life Assurance and Annuity Fund	50,311	18	11	Loan on Debentures	2,000	–	–
Fire Reserve Fund	25,000	–	–	Loans on this Company's Policies	1,661	1	9
Fire and Hail Funds	9,606	5	9	Loan on another Company's Policy	30	–	–
Profit and Loss Account	2,250	–	–	Loan on this and other Company's Shares	700	–	–
	122,168	4	8	Loan on Life Interests	3,000	–	–
Claims admitted but not yet paid	642	12	2	Loans on Poor and Local Board Rates	1,494	3	9
Outstanding Commission	110	–	–	Loans on Reversionary Interests	1,200	–	–
Unpaid Dividends	42	18	4	Loan on Personal Security	596	–	–
Due to other Offices	1,092	14	3	Investments, viz.:			
Due to Agents	24	8	10	Railway Debenture Stocks	8,221	6	–
				Railway Preference Stocks	6,149	2	7
				Lincoln Corporation Gas Annuities	2,853	12	6
				Lincoln Corporation Stock	1,365	15	–
				Witham Navigation Shares	2,320	10	–
				Freehold Properties	15,650	11	9
					111,418	1	11
				Office Furniture	401	–	8
				Agents' and Branch Offices Balances	3,501	9	4
				Due from other Offices	979	2	4
				Credit Premiums	53	11	–
				Outstanding Interest and Rent	1,584	8	6
				Cash in hand and on Current Accounts with Bankers	6,105	7	–
				Policy and Transfer Stamps	37	17	6
£.	124,080	18	3	£.	124,080	18	3

A. S. Leslie Melville, Chairman.
J. R. Battle, } Directors.
G. M. Hutton, }
B. Vickers, Secretary.

Audited and compared with the Head Office and Branch Offices Books, Vouchers, and Accounts, and found correct.

A. A. James, } Auditors.
H. T. Edwards, }

[Deposited 2 January 1890.]

INDUSTRIAL ASSURANCE COMPANY OF GREAT BRITAIN (LIMITED).

(*First and Second Schedules.*)

REVENUE ACCOUNT

Of the Industrial Assurance Company of Great Britain (Limited), for the Year ending 31st December 1888.

	£. s. d.	£. s. d.
Amount of Funds at the beginning of the Year, viz.:		
Share Capital	15,706 10 –	
Life Assurance Fund	1,572 5 2	17,278 15 2
Premiums (less Re-assurances)		14,942 14 4½
Transfer Fees		– 5 –
£.		32,221 14 6½

	£. s. d.	£. s. d.
Claims (no Re-assurances)		5,832 12 –
Commission		3,029 18 11½
Expenses of Management:		
Directors' Fees	Nil	
Depreciation of Office Furniture	10 10 10½	
Salaries and Bonus	2,458 18 –½	
Head Office Salaries	621 9 11	
Policy Stamps	407 16 2	
Stationery and Printing	165 8 10½	
Postage and Traveling Expenses	570 19 –	
Amount written off Extension Account (1886)	345 9 11	
Amount written off Extension Account, (1887)	365 1 –½	
Rents, Rates and Taxes	115 18 5	
Auditors' Fees	15 15 –	
Law Costs	18 8 5	
Medical Fees	78 1 1	
Bank Charges	12 5 3	
Interest on prepaid Share Capital	25 5 2	
		5,211 7 2
Dividend to Shareholders		375 – –
Amount of Funds at the end of the Year, as per Second Schedule, viz.:		
Share Capital	15,706 10 –	
Life Assurance Fund	2,066 6 5	
		17,772 16 5
£.		32,221 14 6½

BALANCE SHEET

Of the Industrial Assurance Company of Great Britain (Limited).

LIABILITIES.	£. s. d.	£. s. d.
Shareholders' Capital:		
Total Authorised Capital	100,000 – –	
Of which has been issued 60,000 Shares at 1 *l.* each, 5 *s.* per Share called up	15,000 – –	
Add, Amount paid in Advance of Calls	706 10 –	
		15,706 10 –
Life Assurance Fund		2,066 6 5
Total Funds as per First Schedule		17,772 16 5
Sundry Creditors:		
For Audit Fee, Accrued Rent, &c.	29 15 –	
Guarantee Account	5,569 19 6	
		5,599 14 6
Shareholders' Dividend		375 – –
£.		23,747 10 11

ASSETS.	£. s. d.	£. s. d.	£. s. d.
Outstanding Premiums (after deducting Commission)			1,640 – 9
Cash at National Provincial Bank of England, Limited, Middlesbrough		4,083 – 9	
In hand		674 3 7	
			4,757 4 4
Office Furniture and Fittings:			
As at 31st December 1887		195 10 10	
Add, Purchases since		15 1 –½	
		210 11 10½	
Less Depreciation written off		10 10 10½	
			200 1 –
Policy Stamps on hand			44 4 10
Extension of Business Account:			
Balance of 1886 Account	5,022 19 9		
Less, Amount now written off	345 9 11		
		4,677 9 10	
1887 Account	6,637 5 11½		
Less, Amount now written off	365 1 –½		
		6,272 4 11	
1888 Account		6,156 5 3	
			17,106 – –
£.			23,747 10 11

In addition to the above Assets, there is uncalled Capital on Shares allotted, 44,293 *l.* 10 *s.*

Amos Hinton, Chairman.
Samuel Lithgow, } Directors.
John Newhouse, }
John Darlington, Managing Director.

We beg to report that we have audited the Books and Accounts of your Company for the Year ended 31st December last, and herewith hand you Balance Sheet at that date bearing our certificate, such Balance Sheet being, in our opinion, a full and fair Balance Sheet, containing the particulars required by your Articles of Association and properly drawn up so as to exhibit a true and correct view of the Company's affairs.

Middlesbrough, 22 January 1889.

Monkhouse, Goddard, & Co., Chartered Accountants.

NATIONAL PENSION FUND FOR NURSES.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the National Pension Fund for Nurses, from February 1888 to 30th June 1889.

ANNUITY ACCOUNT.

	£. s. d.	£. s. d.		£. s. d.
Amount of Annuity Fund at beginning of the period	—	—	Annuities	45 11 9
Consideration for Annuities	13,873 10 6		Surrenders	37 17 6
Less Premiums returned	376 16 –	13,496 14 6	Commission	– 8 7
Interest and Dividends (less Income Tax)		460 8 7	Expenses of Management, including all the preliminary expenses of founding the Society, less donations 1,287 *l.* 10 *s.*, specially given in aid of the preliminary and formation expenses	762 10 3
	£. s. d.			
Single Payments for Immediate Annuities	811 7 6			
Single Payments for Deferred Annuities £. 7,221 2 2 Less Returned 376 16 –	6,844 6 2			
Periodical Premiums for Deferred Annuities	5,841 – 10		Amount of Annuity Fund at 30th June 1889 as per Balance Sheet	13,110 15 –
	£. 13,496 14 6			
£.		13,957 3 1	£.	13,957 3 1

SICKNESS ACCOUNT.

	£. s. d.		£. s. d.
Amount of Sickness Fund at beginning of the period	—	Sick Pay	24 18 –
Premiums received	153 9 –	Expenses of Management	13 19 –
Interest and Dividend (less Income Tax)	2 11 5	Amount of Sickness Fund at 30th June 1889, as per Balance Sheet	117 3 5
£.	156 – 5	£.	156 – 5

GENERAL ACCOUNT.

	£. s. d.	£. s. d.		£. s. d.
Amount of General Fund at beginning of the period		—	Amount of General Fund at 30th June 1889, as per Balance Sheet	27,278 – 3
Donations (including 20,000 *l.* subscribed by the Founders, and formally made over to the Society as a gift, on 2nd July 1889)		25,667 13 6		
Governors' Subscriptions:	£. s. d.			
Annual	15 15 –			
Commuted	75 – –	90 15 –		
Mildmay Trust Fund		507 10 –		
Interest and Dividends (less Income Tax)		1,012 1 9		
£.		27,278 – 3	£.	27,278 – 3

BALANCE SHEET

Of the National Pension Fund for Nurses, on the 30th June 1889.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.	£. s. d.
Annuity Fund	13 110 15 –	British Government Securities		20,121 17 6
		Railway and other Debentures and Debenture Stocks		13,008 19 6
Sickness Fund	117 3 5	Ditto Shares (Preference and Ordinary)		2,307 4 4
		Municipal Corporation Bonds and Stocks		2,874 12 –
General Fund	27,278 – 3	Outstanding Interest (accrued but not yet payable)		312 7 9
		Cash in hand and on current account		1,281 2 10
			£. s. d.	
		Office Furniture	83 – 10	
		Less 10 per cent. depreciation	8 6 1	74 14 9
		Donations due and since paid		525 – –
£.	40,505 18 8	£.		40,505 18 8

Walter H. Burns, Chairman.
Henry C. Burdett, } Two of the Council.
E. Rawlings, }
Edward T. Clifford, Manager.

I have examined the above Accounts and Balance Sheet, and in my opinion they are correct.

11 October 1889. *Fredk. Whinney*, Chartered Accountant, Auditor.

GRESHAM LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

ASSURANCE AND ENDOWMENT REVENUE ACCOUNT

Of the Gresham Life Assurance Society, for the Year ending 30th June 1889.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Amount of Assurance and Endowment Fund at the beginning of the Year							3,124,414	11	6
Premiums:									
First Year	59,085	5	1						
Renewals	545,240	1	8						
				604,325	6	9			
Less Re-assurance Premiums				2,762	14	1			
							601,562	12	8
Interest, Dividends, and Rents							130,549	13	2
Loan Charges and Assignment Fees							33	14	6
Profit on Securities realised							12,853	16	4
£.							3,869,414	8	2

	£.	s.	d.	£.	s.	d.
Claims under Policies:						
Deaths	340,614	1	3			
Endowments	79,129	3	10			
				419,743	5	1
Surrenders (including Loans written off during the Year in respect of Policies which have lapsed)				62,867	12	10
Commission				44,663	1	3
Expenses of Management:						
General Expenses for New and Old Business	91,775	6	2			
Stamps and Income Tax (British and Foreign)	6,914	4	2			
				98,689	10	4
Dividends (Interest) and Bonus to Shareholders				19,285	12	–
Cash Bonus to Policyholders (being so much of the 72,800 *l.* allotted in 1888 as was paid in Cash upon the options received prior to the 30th June 1889)				6,311	15	6
Amount of Assurance and Endowment Fund at the end of the Year, as per Second Schedule				3,217,353	11	2
£.				3,869,414	8	2

LIFE ANNUITY REVENUE ACCOUNT

Of the Gresham Life Assurance Society, for the Year ending 30th June 1889.

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Amount of Life Annuity Fund at the beginning of the Year							868,575	–	2
Consideration for Annuities granted:									
Single Payment				138,870	11	5			
Annual Payment in respect of Deferred and Contingent Annuities:									
First Year	117	18	4						
Renewals	354	17	5						
				472	15	9			
							139,343	7	2
Interest, Dividends, and Rents							40,555	13	6
Policy Charges							144	8	10
Profit on Securities realised							3,653	10	–
£.							1,052,271	19	8

	£.	s.	d.	£.	s.	d.
Annuity Payments				108,295	11	7
Commission				4,685	18	8
Expenses of Management:						
General Expenses	3,003	10	2			
Policy Stamps	531	9	8			
				3,534	19	10
Claim for Income Tax under Appeal				1,906	18	6
Amount of Life Annuity Fund at the end of the Year, as per Second Schedule				933,898	11	1
£.				1,052,271	19	8

BALANCE SHEET

Of the Gresham Life Assurance Society, on the 30th June 1889.

LIABILITIES.	£.	s.	d.	£.	s.	d.	£.	s.	d.
Shareholders' Capital paid up				21,712	–	–			
Assurance Fund	3,192,611	9	2						
Italian Rentes Endowment Fund	24,742	2	–						
				3,217,353	11	2			
Life Annuity Fund				933,898	11	1			
TOTAL Funds							4,172,964	2	3
Claims admitted but not paid							87,436	15	7
Annuities outstanding							2,613	17	–
Share Dividends and Bonus not applied for							126	8	4
£.							4,263,141	3	2

ASSETS.	£.	s.	d.
Mortgages on Property within the United Kingdom	207,067	16	8
Loans to Corporations and other Public Bodies	104,845	17	10
Loans on Society's Policies	314,119	1	7
Investments:			
British Government Securities	70,960	3	5
Indian and Colonial Government Securities	21,592	15	10
Foreign Government Securities	545,074	18	11
Railway and other Debentures and Debenture Stocks	1,957,080	16	3
Railway Shares (Preference and Guaranteed)	69,357	12	1
House Property	654,611	4	5
Loans on Personal Security	1,506	14	3
Credit Premiums	24,175	15	5
Advances on Reversionary Interests and on Deposit of Securities	41,367	18	7
Furniture and Fittings	7,651	7	2
Stamps in hand	32	9	6
Stationery in hand	1,800	–	–
Agents' Balances	61,075	14	5
Outstanding Premiums	82,470	4	9
Outstanding Interest and Rent	54,357	–	10
Cash in hand and on Current Account	43,963	11	3
£.	4,263,141	3	2

W. H. Thornthwaite, Chairman.
T. H. Devonshire, } Directors.
Wm. Cracroft Fooks, } Directors.
H. J. Gardiner, } Directors.
Thomas G. Ackland, Actuary and Manager.
James H. Scott, Secretary.

We have examined the above Statement with the Books of Account, and find the same to be in accordance therewith.

We have verified at the Bank of England the inscription of the Government Funds in the name of "The Gresham Life Assurance Society." We have also examined the Books, Documents, and Securities, and we find that the above Accounts and Balance Sheet are in accordance therewith. Dated 26th November 1889.

Arthur W. Chambers, } Auditors.
John Annan, } Auditors.

PATRIOTIC ASSURANCE COMPANY OF IRELAND.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Patriotic Assurance Company of Ireland, for the Year ending 31st July 1889.

I.—LIFE ASSURANCE ACCOUNT.

	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year	107,026 10 6
Premiums received (less Re-assurance)	13,593 17 7
Dividends and Interest	4,227 12 4
£.	124,848 – 5

	£. s. d.	£. s. d.
Claims under Life Policies (less Re-assurances)	11,743 11 6	
Endowments matured	1,100 – –	
		12,843 11 6
Surrenders		955 12 10
Commission		440 10 –
Expenses of Management		1,190 15 3
Amount of Life Assurance Fund at end of Year, as per Fourth Schedule		109,417 10 10
£.		124,848 – 5

II.—FIRE ACCOUNT.

	£. s. d.	£. s. d.
Amount of Fire Fund at beginning of the Year	37,750 13 4	
Transferred from Profit and Loss	23 – 5	
		37,773 13 9
Premiums (less Re-assurance)		51,660 2 11
Interest and Dividends		1,618 18 1
£.		91,052 14 9

	£. s. d.
Losses by Fire, after deduction of Re-assurances	28,398 9 –
Expenses of Management	8,385 7 9
Commission	9,158 8 4
Transferred to Profit and Loss	7,336 15 11
Amount of Fire Insurance Fund at end of Year, as per Fourth Schedule	37,773 13 9
£.	91,052 14 9

III.—PROFIT AND LOSS ACCOUNT.

	£. s. d.
Balance of last Year's Account	4,648 5 5
Interest and Dividends not carried to other Accounts	5,054 8 2
Transfer Fees	13 9 6
Fire Account, Net Profit	7,336 15 11
£.	17,052 19 –

	£. s. d.	£. s. d.
Dividend to Shareholders, October 1888	4,625 5 –	
Transferred to Fire Fund	23 – 5	
		4,648 5 5
Dividend to Shareholders, March 1889		3,303 15 –
Income Tax		423 11 7
Furniture and Fittings, &c., at Head Office and Branches, Amount written off		297 8 10
Bad Debts		23 1 5
Profit for Year	11,660 11 9	
Ad interim Dividend, March 1889	3,303 15 –	
Balance, as per Fourth Schedule		8,356 16 9
£.		17,052 19 –

BALANCE SHEET

Of the Patriotic Assurance Company of Ireland, on the 31st July 1889.

LIABILITIES.	£. s. d.	£. s. d.
Shareholders' Capital, 13,215 Shares at 92 *l.* 6 *s.* 2 *d.* (paid up, 9 *l.* 4 *s.* 7 *d.*)		121,984 12 4
Life Assurance Fund		109,417 10 10
Fire Fund		37,773 13 9
Profit and Loss:		
Total for Year	11,660 11 9	
Ad interim Dividend	3,303 15 –	
		8,356 16 9
		277,532 13 8
Claims under Life Policies admitted, not yet paid (no Re-assurances)		3,710 4 11
Claims under Life Policies surrendered		59 15 9
Outstanding Fire Losses		5,025 19 8
Unclaimed Dividends	4,985 9 8	
Law Costs	70 – –	
Outstanding Accounts	102 5 3	
		5,157 14 11
£.		291,486 8 11

ASSETS.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom		135,164 9 9
Investments in British Government Securities, 8,000 *l.* *		7,197 10 –
Indian Government Securities, 3,000 *l.* *		2,730 – –
Province of Quebec, 4½ per cent. Bonds, 2,800 *l.* *		2,998 11 –
Railway and other Debenture Stocks, 40,350 *l.* *		41,106 18 10
Railway and other Preference Stocks, 31,890 *l.* *		34,416 12 3
Railway Guaranteed Stock, 6,000 *l.* *		6,001 2 6
City of Dublin Junction Railway Guaranteed Stock, 15,000 *l.*, paid thereon *		9,000 – –
Dublin and Kingstown Railway Original Stock, 500 *l.* *		1,131 – –
Bank of Ireland Stock, 1,616⅛ *l.* *		4,514 5 2
Dublin Port and Docks Bonds *		1,000 – –
Loans on Company's Policies		5,776 18 10
„ secured upon Public Rates		5,066 13 4
„ upon Personal Security		120 – –
Company's House, Dublin		5,000 – –
Furniture, Fittings, &c., at Head Office and Branches	1,373 7 11	
Less Amount written off	297 8 10	
		1,075 19 1
Agents' balances		1,966 5 1
Cash on hands, and at Bankers		3,637 18 11
Bills receivable		177 5 –
Outstanding Interest	9,160 9 –	
Interest accrued	2,133 14 3	
Outstanding Life Premiums, and proportions of Premiums	2,786 3 7	
Outstanding Fire Premiums	42 17 –	
Due by Insurance Companies	9,209 12 10	
Sundry Debtors	72 2 6	
		23,404 19 2
£.		291,486 8 11

* *Note.*—The market value of these investments, on 31st July 1889, exceeded by over 14,000 *l.* the amount at which they appear in the Company's books, as above.

6 December 1889.

Richard Welch, Chairman,
W. J. Geoghegan,
Lucius O. Hutton,
} Directors.
Bernard H. O'Reilly, Manager.

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

(*Fifth Schedule.*)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Patriotic Assurance Company of Ireland, made by the Actuary.

I.

The date up to which the valuation is made :—31st July 1889.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles are determined by the instrument constituting the Company, or by its regulations or bye-laws, or otherwise :—

The whole of the policies were valued separately, and checked by being valued in groups (where practicable), according to the office ages attained at the period of valuation. Policies upon rated-up lives were valued according to the age corresponding to the premium charged.

The reserve value of a policy is considered to be the difference between the present value of the sum assured and bonus (if any) and the present value of the net premium receivable. The net premiums valued were those corresponding to the original or assumed ages at entry, according to the basis of the valuation.

The profits are divided into two parts :—

1st. That arising from interest earned over that assumed in the valuation. This is divided in proportion to the reserve value of the policy and bonus at date of last valuation.

2nd. That arising from the "loading," mortality, &c., which is divided in the proportion of the difference between the net premium, plus a percentage to cover the expenses of management, and the premium payable under the policy.

The principles upon which the valuations were made, and upon which the profits are divided among the policy-holders, were fixed by resolutions of the Board.

III.

The table or tables of mortality used in the valuation :—The H^{M} Institute of Actuaries' Table.

IV.

The rate or rates of interest assumed in the calculations :—Three per cent.

V.

The proportion of the annual premium income, if any, reserved as a provision for future expenses and profits :—

The entire "loading" has been reserved to meet future expenses and profit, and for limited (including single) premium policies, the same reserve for future profits and expenses has been made as for those in which the premiums are payable for the whole term.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Participating Life Fund of the Patriotic Assurance Company of Ireland, for Five Years, commencing 1st August 1884 and ending 31st July 1889.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Fund on 1st August 1884, the beginning of above Period - - - -	52,670	13	–				Claims under Policies (after deduction of Sums re-assured) - - - - - -				28,445	7	4
Less by, transferred to Profit and Loss, being Shareholders' proportion of Bonus, 1884 -	2,500	–	–					£.	s.	d.			
				50,170	13	–	Bonus taken in Cash - -	437	5	8			
Premiums (after deduction of Re-assurance Premiums) -	28,007	3	6				Surrenders - - - -	1,273	8	1			
Value of Policies transferred from Non-Participating Class	92	10	9								1,710	13	9
	28,099	14	3				Commission - - - - - - -				1,004	10	–
Less by, Premiums transferred to Non-Participating Class -	7	1	3				Expenses of Management - - - -				2,356	7	2
				28,092	13	–	Loss on Investment - - - - -				172	12	–
Interest and Dividends - - - - -				10,854	16	8	Amount of Fund on 31st July 1889, the end of above Period - - - - - -				55,428	12	5
			£.	89,118	2	8				£.	89,118	2	8

CONSOLIDATED REVENUE ACCOUNT of the Non-Participating Life Fund of the Patriotic Assurance Company of Ireland, for Five Years, commencing 1st August 1884 and ending 31st July 1889.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Fund on 1st August 1884, the beginning of above Period - - - -	58,908	4	7				Claims under Policies (after deduction of Sums re-assured)	36,659	2	8			
Less by, transferred to Profit and Loss - - - -	2,000	–	–				Endowments matured - -	3,500	–	–			
				56,908	4	7					40,159	2	8
Premiums (after deduction of Re-assurance Premiums) -	31,938	5	1				Surrenders - - - -	2,004	19	6			
Premiums transferred from Participating Class - -	7	1	3				Value of Policies transferred to Participating Class - -	92	10	9			
				31,945	6	4					2,097	10	3
Interest and Dividends - - - - -				11,417	10	–	Commission - - - - - - -				1,050	2	2
							Expenses of Management - - - -				2,782	9	6
							Loss on Investment - - - - -				192	17	11
							Amount of Fund at 31st July 1889, the end of above Period - - - - - -				53,988	18	5
			£.	100,271	–	11				£.	100,271	–	11

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

VII.

SUMMARY AND VALUATION of the Patriotic Assurance Company of Ireland, as at 31st July 1889.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION. HM Three per Cent. Interest.			
	Number of Policies.	Sum Assured and Bonus.	Office Yearly Premiums.	Net Yearly Premiums.	Sum Assured and Bonus.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION.		£.	£.	£.	£.	£.	£.	£.
For Whole Term of Life - -	354	145,317·724	4,207·585	3,329·798	84,690	55,711	44,441	40,249
Ditto - Limited Payments -	13	4,400·000	312·775	262·619	2,380	1,681	1,434	946
Ditto - Increasing Scale -	1	632·912	15·042	12·036	438	156	125	313
Ditto - Deferred Profits -	6	600·000	17·333	15·107	281	287	255	26
Endowment Assurances - - -	269	54,045·952	2,192·062	1,732·790	29,811	30,153	24,330	5,481
Ditto - Limited Payments -	2	650·250	7·150	5·276	538	50	37	501
At Death of Survivor - - -	1	200·000	7·000	3·690	80	140	74	6
Extra Premiums payable - -	–	- -	23·950	- -	11	- -	- -	11
*Increase in value of Whole Term Policies, from Claims being made payable on proof of Death - -	–	- -	- -	- -	595	- -	- -	595
TOTAL Assurances with Profits	646	205,846·878	6,782·897	5,361·316	118,824	88,178	70,696	48,128
Deduct Re-assurances - -	–	6,040·937	153·388	133·766	3,448	2,082	1,865	1,583
Net Participating Assurances -	646	199,805·941	6,629·509	5,227·550	115,376	86,096	68,831	46,545
II.—WITHOUT PARTICIPATION.								
For Whole Term of Life - -	228	115,939·	3,775·996	3,430·310	73,441	41,147	37,474	35,967
Ditto - Limited Payments -	5	941·8	9·162	8·776	611	107	103	508
Ditto - Increasing Scale -	3	1,400·	36·525	33·205	856	447	406	450
Endowment Assurances - - -	130	44,564·	1,655·927	1,467·773	30,738	15,156	13,527	17,211
Ditto - Premiums Redeemed	1	1,000·	- -	- -	616	- -	- -	616
Endowments—Single Payments -	297	2,970·	- -	- -	1,184	- -	- -	1,184
Ditto - Children's - -	71	8,972·775	385·089	378·464	5,935	3,560	3,549	2,386
Joint Assurance—First Death -	1	2,000·	70·000	56·420	1,086	1,080	871	215
Ditto - Last Survivor -	4	3,900·	65·000	50·263	1,432	1,369	1,057	375
Contingent Survivor - - -	3	5,600·	85·500	73·216	78	33	30	48
Issue - - - - - - -	2	4,000·	- -	- -	100	- -	- -	100
Short Term - - - - - -	4	2,300·	95·776	44·646	54	48	22	32
*Increase in value of Whole Term Policies, as above mentioned -	–	- -	- -	- -	490	- -	- -	490
TOTAL Assurances without Profits - - - -	749	193,587·575	6,178·975	5,543·073	116,621	62,947	57,039	59,582
Deduct Re-assurances - -	–	16,200·	472·925	429·380	8,732	5,432	4,926	3,806
Net Non-participating Assurances - - -	749	177,387·575	5,706·050	5,113·693	107,889	57,515	52,113	55,776
GRAND TOTAL - - -	1,395	377,193·516	12,335·559	10,341·243	223,265	143,611	120,944	102,321

* A similar reserve is included in the values of the other policies.

VALUATION BALANCE SHEET of the Patriotic Assurance Company of Ireland, as at 31st July 1889.

PARTICIPATING LIFE FUND.

	£. s. d.		£. s. d.
Net Liability under Participating Life Policies	46,545 – –	Participating Life Fund - - - - -	55,428 12 5
Surplus - - - - - - - -	8,883 12 5		
£.	55,428 12 5	£.	55,428 12 5

NON-PARTICIPATING LIFE FUND.

	£. s. d.		£. s. d.
Net Liability under Non-participating Life Policies - - - - - - - -	55,776 – –	Non-participating Life Fund - - - -	53,988 18 5
		Balance, being Deficit - - - - - -	1,787 1 7
£.	55,776 – –	£.	55,776 – –

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

VIII.

All participating policies are entitled to share in the profits from date of issue, provided that they continue in force for five years.

IX.

The results of the valuation, showing—

(1.) The total amount of profit made by the Company :—

(*a*) Participating Life Fund Surplus equals 9,206 *l.* 1 *s.* 6 *d.*, which includes 3,333 *l.* 13 *s.* reserved at last valuation ; also 322 *l.* 9*s.* 1 *d.* paid as intermediate bonus to policies which became claims since last valuation.

(*b*) Non-participating Life Fund Deficit equals 1,787 *l.* 1 *s.* 7 *d.* This arises from the change in the table used in valuing the policies. Had the valuation been made, as before, by the Carlisle 3 per Cent. Mortality Table, a considerable surplus would have been shown.

(2.) The amount of profit divided among the policy-holders, and the number and amount of the policies which participated :—

£.5,250 (being three-fourths of the surplus divided), among 646 policies for 193,116 *l.*, leaving in the Participating Fund the sum of 1,883 *l.* 12 *s.* 5 *d.* as a reserve for future profits.

(3.) Specimens of bonuses per 100 *l.* assured.

REVERSIONARY BONUS.

Age at Entry.	In Force 5 Years.	In Force 10 Years.	In Force 15 Years.	In Force 20 Years.
	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*	£. *s.* *d.*
20 - - - - -	6 2 6	6 8 10	6 16 4	7 1 6
30 - - - - -	6 6 5	6 13 5	6 17 9	6 19 11
40 - - - - -	5 12 –	6 1 2	6 8 10	6 10 6
50 - - - - -	3 2 –	3 5 6	3 19 10	4 18 6

CASH BONUS.

20 - - - - -	2 3 6	2 10 1	2 18 –	3 6 –
30 - - - - -	2 13 10	3 2 3	3 10 6	3 18 6
40 - - - - -	2 16 3	3 8 –	3 19 –	4 7 –
50 - - - - -	1 18 –	2 3 8	2 17 6	3 16 –

REDUCTION OF PREMIUM.

20 - - - - -	– 2 –	– 2 5	– 3 –	– 3 9
30 - - - - -	– 2 10	– 3 6	– 4 4	– 5 –
40 - - - - -	– 3 5	– 4 8	– 6 1	– 8 –
50 - - - - -	– 3 –	– 4 –	– 6 4	– 10 4

Richard Welch, Chairman, }
Lucius O. Hutton, } Directors.
James D. O'Connor, }
Bernard H. O'Reilly, Manager.
Samuel Hunter, Actuary.

16 January 1890.

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

(*Sixth Schedule.*)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Patriotic Assurance Company of Ireland, on the 31st July 1889.

I.

PREMIUMS payable Yearly, Half-yearly, or Quarterly, for the Assurance of 100 *l.* for the Whole Term of a Single Life.

	WITH PROFITS.			WITHOUT PROFITS.		
Age next Birthday.	Yearly.	Half-yearly.	Quarterly.	Yearly.	Half-yearly.	Quarterly.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 13 7	– 17 6	– 9 1	1 8 6	– 14 9	– 7 9
16	1 14 7	– 17 11	– 9 4	1 9 2	– 15 1	– 7 11
17	1 15 6	– 18 4	– 9 7	1 9 11	– 15 6	– 8 1
18	1 16 5	– 18 10	– 9 10	1 10 8	– 15 10	– 8 3
19	1 17 4	– 19 4	– 10 1	1 11 5	– 16 3	– 8 6
20	1 18 3	– 19 9	– 10 3	1 12 2	– 16 8	– 8 8
21	1 19 1	1 – 2	– 10 6	1 12 11	– 17 –	– 8 11
22	1 19 11	1 – 7	– 10 9	1 13 9	– 17 5	– 9 2
23	2 – 10	1 1 1	– 11 –	1 14 7	– 17 10	– 9 5
24	2 1 10	1 1 7	– 11 3	1 15 6	– 18 4	– 9 7
25	2 2 11	1 2 1	– 11 6	1 16 5	– 18 9	– 9 9
26	2 4 –	1 2 8	– 11 9	1 17 4	– 19 3	– 10 –
27	2 5 1	1 3 3	– 12 –	1 18 4	– 19 9	– 10 3
28	2 6 3	1 3 10	– 12 4	1 19 5	1 – 3	– 10 7
29	2 7 5	1 4 5	– 12 8	2 – 6	1 – 10	– 10 10
30	2 8 8	1 5 1	– 13 –	2 1 7	1 1 5	– 11 1
31	2 10 –	1 5 9	– 13 4	2 2 9	1 2 –	– 11 5
32	2 11 4	1 6 5	– 13 8	2 3 11	1 2 7	– 11 8
33	2 12 9	1 7 2	– 14 –	2 5 2	1 3 3	– 12 –
34	2 14 3	1 7 11	– 14 5	2 6 5	1 3 11	– 12 4
35	2 15 9	1 8 8	– 14 10	2 7 9	1 4 7	– 12 8
36	2 17 4	1 9 6	– 15 3	2 9 2	1 5 3	– 13 –
37	2 19 –	1 10 4	– 15 8	2 10 7	1 6 –	– 13 5
38	3 – 9	1 11 2	– 16 1	2 12 1	1 6 9	– 13 10
39	3 2 6	1 12 1	– 16 6	2 13 8	1 7 7	– 14 3
40	3 4 5	1 13 1	– 17 –	2 15 4	1 8 5	– 14 8
41	3 6 5	1 14 2	– 17 6	2 17 2	1 9 4	– 15 2
42	3 8 7	1 15 3	– 18 1	2 19 2	1 10 4	– 15 8
43	3 10 10	1 16 5	– 18 9	3 1 3	1 11 5	– 16 2
44	3 13 3	1 17 8	– 19 4	3 3 5	1 12 7	– 16 9
45	3 15 10	1 18 11	1 – –	3 5 9	1 13 9	– 17 4
46	3 18 5	2 – 3	1 – 8	3 8 3	1 15 –	– 18 –
47	4 1 2	2 1 8	1 1 5	3 10 11	1 16 5	– 18 8
48	4 4 1	2 3 2	1 2 2	3 13 9	1 17 10	– 19 5
49	4 7 2	2 4 9	1 2 11	3 16 9	1 19 4	1 – 2
50	4 10 4	2 6 5	1 3 9	3 19 11	2 – 11	1 1 –
51	4 13 9	2 8 2	1 4 8	4 3 3	2 2 7	1 1 10
52	4 17 5	2 10 1	1 5 7	4 6 10	2 4 5	1 2 9
53	5 1 4	2 12 1	1 6 8	4 10 8	2 6 5	1 3 9
54	5 5 5	2 14 3	1 7 9	4 14 9	2 8 7	1 4 11
55	5 9 10	2 16 6	1 8 11	4 19 1	2 10 11	1 6 1
56	5 14 6	2 18 11	1 10 1	5 3 9	2 13 5	1 7 4
57	5 19 5	3 1 6	1 11 5	5 8 9	2 16 1	1 8 8
58	6 4 8	3 4 2	1 12 10	5 14 1	2 18 11	1 10 1
59	6 10 3	3 7 1	1 14 4	5 19 9	3 1 11	1 11 7
60	6 16 4	3 10 4	1 15 11	6 5 10	3 5 1	1 13 2

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

II. and III.

The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Between the Ages of	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Office Yearly Premium.		Amount Assured.	Office Yearly Premium.	
			Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.
18 and 19	300	- -	5·900	—	—	—	—
21 ,, 22	- -	- -	- -	- -	270	4·783	—
22 ,, 23	—	—	—	—	—	—	—
23 ,, 24	450	- -	9·275	—	—	—	—
24 ,, 25	400	- -	8·725	- -	500	9·417	—
25 ,, 26	950	- -	20·117	2·350	—	—	—
26 ,, 27	1,000	- -	21·546	—	—	—	—
27 ,, 28	300	- -	6·762	—	—	—	—
28 ,, 29	3,042	- -	70·291	- -	238	4·867	—
29 ,, 30	950	- -	22·729	—	—	—	—
30 ,, 31	2,000	40·717	46·637	2·100	100	2·217	—
31 ,, 32	850	- -	21·792	- -	1,150	23·791	—
32 ,, 33	1,250	20·788	29·667	- -	1,120	24·062	—
33 ,, 34	2,400	41·596	55·215	4·500	700	13·942	—
34 ,, 35	1,150	24·321	29·936	- -	700	15·145	—
35 ,, 36	2,600	82·375	64·706	- -	2,021	38·304	—
36 ,, 37	3,300	86·363	84·795	- -	703	12·200	—
37 ,, 38	7,950	491·115	192·499	15·000	1,100	28·258	—
38 ,, 39	4,050	25·204	109·520	- -	2,650	67·729	—
39 ,, 40	1,300	- -	39·983	- -	400	9·845	—
40 ,, 41	2,600	137·267	67·816	- -	2,800	69·016	—
41 ,, 42	4,650	224·912	132·066	- -	975	23·945	—
42 ,, 43	6,100	313·846	170·174	- -	2,556	60·467	—
43 ,, 44	2,250	22·658	73·822	- -	700	18·363	—
44 ,, 45	3,450	201·345	103·428	- -	3,500	66·896	—
45 ,, 46	1,400	47·445	47·167	- -	200	6·750	—
46 ,, 47	3,900	263·104	123·816	- -	2,850	69·399	—
47 ,, 48	6,100	270·150	206·086	- -	6.600	190·524	—
48 ,, 49	4,900	557·711	137·445	- -	3,460	109·900	—
49 ,, 50	4,150	437·279	132·480	- -	5,000	102·175	—
50 ,, 51	1,700	- -	69·617	- -	1,900	57·329	—
51 ,, 52	3,200	257·636	114·050	- -	1,650	45·976	—
52 ,, 53	2,150	286·579	64·161	- -	2,600	68·946	—
53 ,, 54	5,274	251·195	211·435	- -	4,400	115·224	—
54 ,, 55	2,000	142·192	83·403	- -	3,400	133·467	—
55 ,, 56	4,500	469·666	145·699	- -	2,800	93·558	—
56 ,, 57	1,800	227·079	66·766	- -	1,100	29·353	—
57 ,, 58	2,800	345·570	98·933	- -	1.650	37·796	—
58 ,, 59	1,000	30·025	48·834	- -	2,100	83·667	—
59 ,, 60	2,050	69·662	88·271	- -	3,300	71·504	—
60 ,, 61	3,800	474·753	125·613	- -	9,500	317·282	—
61 ,, 62	3,500	642·275	116·241	- -	1,800	67·954	—
62 ,, 63	2,100	473·592	62·150	- -	5,400	181·795	—
63 ,, 64	2,750	529 391	101·254	- -	1,100	67·654	—
64 ,, 65	1,300	55·533	70·029	- -	3,100	150·975	—
65 ,, 66	2,400	315·483	96·512	- -	3,877	137·284	—
66 ,, 67	2,064	245·788	69·032	- -	1,560	49·496	—
67 ,, 68	1,217	151·467	60·983	- -	1,950	76·966	—
68 ,, 69	100	27·033	2·792	- -	2,800	95·808	—
69 ,, 70	1,099·975	243·472	31·299	- -	1,175	58·704	—
70 ,, 71	899·975	194·905	38 420	- -	4,699	130·228	—
71 ,, 72	700	133·229	28·662	- -	2,400	113·259	—
72 ,, 73	250	66·896	6·042	- -	1,905	82·254	—
73 ,, 74	400	95·654	15·675	- -	3,600	241·513	—
74 ,, 75	1,999·996	556·574	65·021	- -	880	45·146	—
75 ,, 76	900	226·529	28·354	- -	950	74·025	—
76 ,, 77	250	72·425	9·500	- -	300	10·421	—
77 ,, 78	—	—	—	—	—	—	—
78 ,, 79	200	16·367	8·575	- -	1,100	41·275	—
79 ,, 80	500	113·392	12·917	- -	300	24·363	—
80 ,, 81	4,199·996	1,202·216	151·700	—	—	—	—
81 ,, 82	- -	- -	- -	- -	300	13,225	—
82 ,, 83	550	77·812	17·433	- -	1,450	48·159	—
83 ,, 84	300	67·996	7·587	- -	200	18·250	—
84 ,, 85	- -	- -	- -	- -	100	8·658	—
85 ,, 86	900	230·158	28·088	- -	300	12·487	—
86 ,, 87	100	44·292	3·767	—	—	—	—
87 ,, 88	—	—	—	—	—	—	—
88 ,, 89	—	—	—	—	—	—	—
89 - -	750	245·650	24·375	—	—	—	—
£.	133,446·942	11,870·782	4,207·585	23·950	115,939	3,775·996	—

PATRIOTIC ASSURANCE COMPANY OF IRELAND—*continued.*

Re-assurances.

Between the Ages of	WITH PROFITS. Amount Assured.	Reversionary Bonus.	Office Yearly Premium. Ordinary.	Office Yearly Premium. Extra.	WITHOUT PROFITS. Amount Assured.	Office Yearly Premium. Ordinary.	Office Yearly Premium. Extra.	Between the Ages of
	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	
37 and 38 -	1,750	- -	35 4 5	—	500	13 – 5	- -	38 and 39
					2,000	48 1 8	- -	42 ,, 43
41 ,, 42 -	1,500	- -	37 5 –	—	1,000	18 4 2	- -	44 ,, 45
					1,500	46 16 3	- -	47 ,, 48
					2,500	80 8 4	- -	48 ,, 49
47 ,, 48 -	1,500	- -	43 7 6	—	2,000	38 10 –	- -	49 ,, 50
					3,600	124 14 4	- -	60 ,, 61
80 ,, 81 -	1,000	290 18 9	37 10 10	—	500	17 15 –	- -	69 ,, 70
£.	5,750	290 18 9	153 7 9	—	13,600	387 10 2	—	

IV., V., and VI.

The total amount assured under classes of assurance business, other than for the whole term of life.
The amount of premiums receivable annually.
The total amount of premiums which has been received.

DESCRIPTION OF ASSURANCES.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums. Ordinary.	Office Yearly Premiums. Extra.	Total Premiums Paid.
WITHOUT PROFITS:	£.	£. s. d.	£. s. d.	£.	£. s. d.
Whole Term:					
Limited Payments - - - - -	941·8	- -	9 3 3	- -	476 12 11
Increasing Scale - - - - -	1,400	- -	36 10 6	- -	784 19 10
Endowment Assurances - - - -	41,564	- -	1,655 18 7	- -	20,164 6 3
Ditto - Premiums Redeemed - -	1,000	- -	- -	- -	576 6 8
Endowments:					
Single Payments - - - - - -	2,970	- -	- -	- -	1,150 17 6
Children's - - - - - - -	8,972·775	- -	385 1 9	- -	2,117 2 9
Joint Assurance:					
First Death - - - - - - -	2,000	- -	70 – –	- -	490 – –
Last Survivor - - - - - -	3,900	- -	65 – –	- -	512 15 –
Contingent Survivor - - - - -	5,600	- -	85 10 –	- -	603 – –
Issue - - - - - - - - -	4,000	- -	- -	- -	480 – –
Short Term - - - - - - -	2,300	- -	95 15 6	- -	287 1 –
£.	77,648·575	- -	2,402 19 7	- -	27,643 1 11
WITH PROFITS:	£. s. d.				
Whole Term:					
Limited Payments - - - - -	4,400 – –	- -	312 15 6	- -	1,082 7 5
Ascending Scale - - - - -	500 – –	132 18 3	15 – 10	- -	442 16 3
Endowment Assurance - - - -	53,369 – –	676 19 10	2,192 1 3	- -	7,332 9 1
Ditto - Limited Payments - -	600 – –	50 5 –	7 3 –	- -	429 6 –
Survivor - - - - - - -	200 – –	- -	7 – –	- -	14 – –
£.	59,069 – –	860 3 1	2,534 – 7	- -	9,300 18 9
Deferred Bonus - - - - - £.	600 – –	- -	17 6 8	- -	38 13 8

Re-assurances.

DESCRIPTION OF ASSURANCES.	Amount Assured.	Annual Premium.	Total Amount of Premiums Paid.
	£.	£. s. d.	£. s. d.
Endowment Assurances, without Profits - - - - - -	1,000	58 18 4	765 18 4
Contingent Survivorship - ditto - - - - - - -	1,600	26 10 –	173 – –
£.	2,600	85 8 4	938 18 4

VII.

The total amount of immediate annuities on lives :—

Nil.

VIII.

The amount of all annuities, other than those specified under Heading No. VII. :—

Nil.

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation :—

	£.	s.	d.
1885 - - - - - - -	4	10	8
1886 - - - - - - -	4	6	8
1887 - - - - - - -	4	–	10
1888 - - - - - - -	4	–	10
1889 - - - - - - -	3	18	2

X.

The usual allowance for the surrender of a policy (whole term of life or endowment assurance) is two-thirds of the reserve value.

The usual allowance for the surrender of bonus additions is four-fifths of the cash value.

Endowments (pure) have no surrender value, but where inability to pay premiums arises, from parents' death, &c. (after being three years in force), a paid-up policy is granted for an amount having the same proportion to the sum assured that the premiums paid have to the total payable.

EXAMPLE.

SURRENDER VALUES of Policies for 100 *l.*, exclusive of Bonus Additions.

Age at Entry.	WHOLE LIFE.				
	In Force 5 Years.	In Force 15 Years.	In Force 25 Years.	In Force 35 Years.	In Force 45 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
25 - - - -	3 10 10	11 13 8	21 12 1	32 13 6	43 10 1
35 - - - -	4 16 –	15 19 3	28 8 6	40 12 2	50 10 6
45 - - - -	6 16 4	21 10 6	35 18 1	47 12 3	55 13 2
55 - - - -	9 9 2	27 13 8	42 10 5	52 14 4	—

(*Note.*)

The Company does not transact other than European business, nor does it insure other than healthy lives, the rated-up lives being on account of family history, occupation, &c.

Richard Welch, Chairman,
Lucius O. Hutton, } Directors.
James D. O'Connor,
Bernard H. O'Reilly, Manager.
Samuel Hunter, Actuary.

16 January 1890.

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED).

London, Edinburgh, and Glasgow Assurance Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 20 September 1889.

Sir,

I HEREWITH beg to send you copies of the accounts of this Company to 31st December 1888.

I am, &c.
(signed) *E. Weeding Skinner*,
Secretary.

The Assistant Secretary, Finance Department,
Board of Trade, S.W.

(*Third and Fourth Schedules.*)

REVENUE ACCOUNTS

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), for the Year ending 31st December 1888.

I.—LIFE ASSURANCE ACCOUNT.

		Ordinary Branch.	Industrial Branch.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Funds at the beginning of the Year - - -		28,464 2 2	13,912 17 6	42,376 19 8
Premiums - - -	19,792 18 –			
Less Re-assurances -	243 3 –	19,549 15 –	92,597 18 8	112,147 13 8
Consideration for Annuities granted -		597 6 –	– –	597 6 –
Interest, Dividends, and Rents - -		1,222 2 –	580 13 11	1,802 15 11
Assignment and other Fees - - -		14 10 6	16 6 4	30 16 10
£.		49,847 15 8	107,107 16 5	156,955 12 1

	Ordinary Branch.	Industrial Branch.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.
Claims under Policies, including Endowments and Endowment Assurances matured (less Re-assurances) -	8,804 3 6	47,977 9 10	56,781 13 4
Surrenders - - - - - -	247 5 2	58 2 3½	305 7 5½
Annuities paid - - - - -	606 3 6	– –	606 3 6
Commission - - - - -	1,824 19 –	20,685 11 2	22,510 10 2
Expenses of Management,—being balance of Loading (after deducting Commission, as above) transferred to Profit and Loss Account, as per Actuary's Certificate - - -	4,502 3 9	22,682 15 5½	27,184 19 2½
Amount of Life Assurance Funds at end of Year, as per Fourth Schedule	33,863 – 9	15,703 17 8	49,566 18 5
£.	49, 7 15 8	107,107 16 5	156,595 12 1

II.—HEALTH AND ACCIDENT INSURANCE ACCOUNT.

	£. s. d.
Amount of Health and Accident Insurance Fund at the beginning of the Year - - - - - - - - - -	4,397 4 9
Premiums - - - - - - - - - - -	8,759 – 6½
£.	13,156 5 3½

	£. s. d.
Claims under Policies - - - - - - - - -	3,878 9 4
Bonus to Policy-holders - - - - - - - -	386 – 2
Commission - - - - - - - - - - - -	1,807 6 –
Expenses of Management,—being balance of estimated Loading (after deducting Commission, as above) transferred to Profit and Loss Account, as per Actuary's Certificate - - -	2,034 2 10
Amount of Health and Accident Insurance Fund at end of Year, as per Fourth Schedule - - - - - - - -	5,050 6 11½
£.	13,156 5 3½

III.—PROFIT AND LOSS ACCOUNT.

	£. s. d.	£. s. d.
Interest, Dividends, and Rents not carried to other Accounts -		356 12 11
Balance of Loading transferred from Life Assurance (Ordinary) Account - - - - - - -	4,502 3 9	
Balance of estimated Loading transferred from Life Assurance (Industrial) Account - - - -	22,682 15 5½	27,184 19 2½
Balance of estimated Loading transferred from Health and Accident Insurance Account - - - - - - - -		2,034 2 10
Transfer and other Fees - - - - - - - -		30 3 –
£.		29,605 17 11½

	£. s. d.	£. s. d.
Interest on Capital called up and paid - - -	4,833 15 1	
" Sums paid in advance of Calls on Shares - - - - - -	411 11 10	5,245 6 11
Interest on Advances - - - - - - - - -		5,352 4 1
Expenses of Management - - - - - - - -		5,386 5 –
Amount written off House Property - - - -	34 9 11½	
Amount written off Furniture - - - -	704 – 7	
Amount written off Industrial Branch Establishment (1884, 1885, 1886, and 1887) Accounts -	11,798 11 5	
Amount written off Purchase of Assurance Business Account - - - - - - - -	585 – –	
Amount written off Establishment and Extension of Business Account (Ordinary Branch) - -	500 – –	13,622 1 11½
£.		29,605 17 11½

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED)—*cont^d.*

BALANCE SHEET

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), on 31st December 1888.

LIABILITIES.	£. s. d.	£. s. d.	£. s. d.
Share Capital, 500,000 Shares of 1 *l.* each			500,000 – –
Subscribed Capital		250,000 – –	
Deduct uncalled Capital	148,372 10 –		
Less Sums paid in advance of Calls	10,429 10 –	137,943 – –	
		112,057 – –	
Less Calls due from sundry Shareholders		63 2 6	111,993 17 6
Advances			110,810 9 1
Life Assurance Fund (Ordinary Branch)		33,863 – 9	
Ditto (Industrial Branch)		15,703 17 8	49,566 18 5
Health and Accident Insurance Fund			5,050 6 11½
Loan Guarantee Fund			291 13 6
Claims admitted but not yet due			264 12 6
Annuities due but not applied for			174 17 –
Sundry Accounts due by the Company			8,165 5 3½
Interest on Capital, due 1st January 1889			2,533 15 1
£.			288,851 15 4

ASSETS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom				835 11 4
Ditto ditto out of the United Kingdom				5,110 – 7
Investments, viz.:				
British Government Securities				20,942 10 9
Colonial Government Securities				12,384 3 7
British Corporation Stocks				8,305 13 2
Indian Railway Debentures				5,018 15 –
Reversions purchased				301 12 –
House Property				6,400 – –
Loans on Personal, with Collateral, Security				781 14 –
Branch Offices and Agents' Balances				14,766 2 9
Outstanding Premiums				1,167 17 5
Interest accrued but not due				549 14 2
Rents receivable				119 6 6
Cash:				
On Deposit at Bankers		136 18 5		
On Current Account at Bankers		5,415 9 5		
In hand		95 10 2		5,647 18 –
Furniture and Fittings at Head and Branch Offices		7,040 11 –½		
Less Amount now written off		704 – 7		6,336 10 5½
Establishment and Extension of Business Accounts, as per Article 95:				
Ordinary Branch, Balance from last Year	8,562 15 2			
Less Amount now written off	500 – –			
(Originally 20,840 *l.* 14 *s.* 5 *d.*)		8,062 15 2		
Industrial Branch, 1884, 1885, 1886, and 1887 Accounts – Balance from last Year	143,249 9 10			
Less Amount now written off	11,798 11 5			
(Originally 160,656 *l.* 2 *s.* 2 *d.*)	131,450 18 5			
1888 Account	60,670 9 –½	192,121 7 5½		
		200,184 2 7½		
Purchase of Assurance Business Account — Balance from last Year	585 – –			
Less Amount now written off	585 – –			
(Originally 3,255 *l.*)		Nil.		200,184 2 7½
£.				288,851 15 4

Note.—In addition to the above assets, there is the uncalled capital, which, on 31st December 1888, amounted to 137,943 *l.*

J. S. Balfour, Chairman.
Richard Booth, } Directors.
William Blewitt, } Directors.
Wilfred A. Bowser, Manager and Actuary.
C. Weeding Skinner, Secretary.

CORRESPONDENCE.

Board of Trade (Finance Department),
London, S.W., 8 November 1889.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 20th September, enclosing the accounts of your Company for the year ending the 31st December 1888, and to inform you that the Board of Trade have grave doubts whether they would be justified in accepting the accounts now submitted, as complying with the requirements of the Life Assurance Companies Acts, and I am, therefore, to submit the following remarks for the consideration of your Directors.

The Board of Trade observe, that the Directors charge against the Revenue Account only so much of the absolute expenditure as is covered by the loading (*i.e.*, the provision made in the premium for expenditures and profits), and in this way a Life Assurance Fund, amounting to 54,617 *l.* 5 *s.* 4½ *d.*, is shown on the face of the Revenue Account.

This method of dealing with the expenditure may possibly be authorised by the Articles of Association of the Company, but the Board of Trade are advised that such dealing with the outgoings of a company is not contemplated by the Life Assurance Companies Acts.

In the letter of the Board of Trade of the 21st January 1887, presented to Parliament with the returns of your Company for the year 1885 (No. 64—87, p. 344), the Board expressed the opinion that certain items in the Balance Sheet, amounting to 52,879 *l.* 17 *s.* 10½ *d.*, were "*incorrectly described as assets, and would probably be more accurately* "*described as a deficiency,*" and "*as these sums represent moneys absolutely expended in the* "*formation of the business they do not appear to be investments such as can be realised to* "*meet accruing death or sickness claims, or other liabilities of the Company. On the* "*contrary, they are expenses incurred which should, at no remote period, be made charges* "*against the annual income of the Company.*"

The accounts for the year 1888, now submitted to the Board, contain in the Balance Sheet, under the head of Assets for Establishment and Extension of Business, sums amounting to 200,184 *l.* 2 *s.* 7½ *d.*, and to which the remarks made by the Board of Trade in 1887, as to the smaller sum, apply with equal force.

Looking at the account from another point of view, it appears to the Board of Trade open to question whether the Life Fund shown on the face of the Revenue Account has any existence in fact.

The liabilities of the Company (irrespective of liabilities under contracts, policies not matured) amount to:—

	£.
Advances (Loans) - - - - - - - - -	110,810
Other claims - - - - - - - - - -	11,430
Together - - - -	122,240
Whilst the available assets amount to not more than - -	88,667
Thus disclosing an actual deficiency of - - - -	£. 33,573

From your letter of the 13th December 1888, the Board of Trade learn that it was the intention of the Directors to call up more capital, but they have no knowledge if this has been done, or, if done, to what extent it has enabled the Directors to place the Company on a sound basis.

I am to add, that the Board of Trade reserve to themselves the right to present this letter to Parliament, together with any remarks your Directors may be disposed to offer.

I am, &c.
(signed) *Allen Stoneham.*

The Manager and Actuary
of the London, Edinburgh, and Glasgow
Assurance Company (Limited).

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY—*continued.*

London, Edinburgh, and Glasgow Assurance
Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 20 November 1889.

Sir,

I BEG to acknowledge receipt of your letter of the 8th instant, and in reply have to inform you that my Directors are advised by counsel that the returns to 31st December 1888 comply strictly with the Life Assurance Companies Acts.

With regard to my letter of the 13th December last, stating that it was intended to increase the capital of this Company, I may state, for your information, that the necessary resolution was duly obtained on 28th December 1888, sanctioning the increase of the capital from 250,000 *l.* to 500,000 *l.*

Whilst the accounts for the year ending 31st December 1888, now under consideration by the Board of Trade, do not show any increase in the subscribed capital, we have, I am pleased to say, during the present year (1889), raised the subscribed capital from 250,000 *l.* to 355,699 *l.* by the issue of 105,699 additional shares of 1 *l.* each; and that during the present year the paid-up capital has, by the above issue of new shares and by payments made in advance of calls, been increased by no less than 58,222 *l.* 11 *s.*, thus making the total paid-up capital, at the present time, 170,216 *l.* 8 *s.* 6 *d.* Steps are being taken to *still further* increase the paid-up capital.

With regard to the position of our policyholders, as shown in the Balance Sheet to 31st December 1888, I have to point out that the available assets of the Company (exclusive of "Establishment and Extension of Business Accounts"), and the large uncalled capital together, constitute an ample security for the payment of claims on the assurance funds, and of all sums owing by the Company; indeed there was, on 31st December 1888, a margin of no less than 49,752 *l.* over and above all such liabilities, which margin has, since that date, been practically doubled, *being about 100,000 l. at the present time.* I am aware that the Board of Trade object to a Life Assurance Company treating uncalled capital as an asset in its Balance Sheet, and we have never done so; but a reference to Section 21 of the Life Assurance Companies Act of 1870 will show the great importance attached by the Legislature to "Uncalled Capital;" *in fact, Section 21 distinctly authorises the inclusion of Uncalled Capital as an asset in estimating the solvency or otherwise of a Life Assurance Company*, whilst it is well known that commercially uncalled capital is regarded as an asset of a very important character, and is of easily ascertained value. My Directors respectfully submit, that if the solvency of the Company is to be discussed, the Board of Trade is bound to treat the uncalled capital as an asset, as would be done in considering the position of the Company, under Section 21 of the Act of 1870; and I am to remind you that not only has the paid-up capital been increased by 58,222 *l.* 11 *s.* this year, as above stated, but that the uncalled capital is now 185,419 *l.* 9 *s.*, being an increase of 47,476 *l.* 9 *s.* over the amount stated in the "Note" to the Balance Sheet, on 31st December 1888.

It is to be observed that the premium income of the Company for the current year will approach 200,000 *l.*, that the expenditure of the Company will proportionally be much smaller than in any previous year, and that the shareholders (who have the sum of 355,699 *l.* at stake) have unanimously endorsed the policy of the Directors, as shown in the yearly accounts and Balance Sheets of the Company, and have, as recently as June last, done so, after being made fully aware of the various criticisms that have been passed upon the affairs of the Company.

The Accounts and Balance Sheet of the Company for 1888, now under consideration by the Board of Trade, were, previously to the date of our last annual meeting, submitted to Mr. Ralph Price Hardy, F.I.A., who, on the 26th June last, wrote to the Directors as follows:—

"I do not think it will be possible for me to attend the annual meeting of the London, "Edinburgh, and Glasgow on Friday next, but if any question arises with regard to the "capital expenditure on the industrial business, I should be quite willing for my report "to be read. To it I entirely and unreservedly adhere, and events have proved how my "anticipations have been fulfilled. I think the policy I recommended a sound one, and "it was its adoption that induced me to take shares, and I am quite content with my "investment."

"The results which have from time to time come to my knowledge seem to me to be "satisfactory, and, so far as I can judge, the anticipations formed when this policy was "adopted are being rapidly realised."

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY—*continued.*

I should add that the report by Mr. Hardy, referred to in the above letter, was a confidential report made by him to the Directors some time since, adopting and confirming my estimates of the cost and method of working the development of the industrial business of the Company.

My Directors fully recognise the fact that their first duty is to the policy-holders of the Company, and that the extension and development of the business is quite a secondary matter. They beg to assure you that, whatever it may be necessary to do in order to provide absolute security to the policy-holders, will continue to be done.

In conclusion, I am to state that if the Board of Trade think it necessary to present their letter of the 8th instant to Parliament, my Directors request that they may be informed of the fact, and may be allowed the opportunity of submitting such further statement as they may be advised to offer, and they also request that such further statement may be presented at the same time with this letter. My Directors trust, however, that the Board of Trade will accept this letter as a sufficient reply to theirs of the 8th instant, showing as it does that the Directors have fulfilled the promise contained in my letter of 13th December 1888, and referred to in the Board of Trade letter of the 20th December 1888.

I am, &c.
(signed) *Wilfred A. Bowser*,
Manager and Actuary.

The Assistant Secretary,
Finance Department, Board of Trade, S.W.

Board of Trade (Finance Department),
London, S.W., 12 February 1890.

Sir,

WITH reference to your letter of the 20th November last, which has received the careful consideration of the Board of Trade, and to your request that, if the Board of Trade should think it necessary to present their letter of the 8th November to Parliament, your Directors should have an opportunity to submit a further statement, in order that the same might be also laid before Parliament, I am now to inform you that the Board of Trade will be prepared to receive such further communication as your Directors may think fit to submit to them.

It is desirable that this communication should be in the hands of the Board of Trade not later than the end of the current month.

I am, &c.
(signed) *Allen Stoneham.*

The Secretary,
London, Edinburgh, and Glasgow Life
Assurance Company,
Insurance Buildings, Farringdon-street, E.C.

London, Edinburgh, and Glasgow Assurance
Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 26 February 1890.

Sir,

I DULY received your letter of the 12th instant, which I have submitted to my Directors.

The subject of your letter of the 8th November last and of the correspondence between the Board of Trade and this Company therein referred to, may be divided under two heads: *first*, as to whether the returns submitted by the Company to the Board of Trade (and in particular those for 1887 and 1888) are drawn up in the form prescribed by the "Life Assurance Companies Act, 1870," or not; and *second*, as to the general policy and financial position of the Company.

With regard to the *first* head, it is to be observed that the method adopted of charging against the revenue account the amount of the "loading" only (*i.e.*, the provision made in the premiums for expenses and profits), *as distinguished from the actual expenditure* of the year, is not only authorised by the Articles of Association of the Company, but has been distinctly and repeatedly sanctioned by the Board of Trade. In the returns first made by the Company to 31st December 1881, the charge on revenue for expenses was treated in this manner, and no objection was raised by the Board of Trade. In the returns for each of the following years, 1882, 1883, 1884, and 1885, the practice of charging revenue with the loading only was continued, and on no occasion was any objection raised by the Board of Trade. On the contrary, the third paragraph of the Board of Trade letter of the 21st January 1887, dealing with the Company's accounts for

for the year 1885, distinctly sanctions the principle of charging revenue with the loading only.

No objection was directly raised by the Board of Trade on this point until their letter of the 8th November 1889. It would, therefore, appear that if, by charging "against "the revenue account only so much of the absolute expenditure as is covered by the "loading (*i.e.*, the provision made in the premiums for expenses and profits), such dealing "with the outgoings of the Company is not contemplated by the Life Assurance Com- "panies Acts," the Board of Trade have permitted us to make incorrect returns ever since the commencement of the Company.

The form in which the returns for the year 1887 were made up and appear in the Parliamentary Return for 1888, differs from those of previous years in two particulars only, viz., (1) in deference to the suggestions of the Board of Trade in their published letter of 23rd November 1887, no entries in respect of interest on the "Industrial Branch "Establishment Accounts" were allowed to appear; and (2) "The sums expended in "preliminary expenses and the establishment of the business having been detailed and "totalled," were, in terms of that letter, "shown in one line so that the simple form of "account contemplated by the Act might be followed." I would remind you that the Board of Trade objected to the form in which the returns for 1886 were prepared, and as they appear in the Parliamentary Returns for 1887; and that when the time arrived for preparing the returns for 1887, they were, at first, made up in the same form, and so deposited with the Board of Trade; upon objections being again taken, the returns for 1886, together with the correspondence thereon, were submitted to Counsel, Mr Herbert H. Cosens Hardy, Q.C., and Mr. John M. Maidlow, and to Mr. Ralph P. Hardy, F.I.A., the Actuary, for their opinion and advice as to the course which the Directors should adopt. A copy of the joint opinion of these gentlemen is subjoined. On this opinion being obtained, the returns for 1887, first deposited, were withdrawn, and fresh returns prepared, in the forms "A." and "B." referred to in counsel's opinion. The amended returns were then submitted to and accepted by the Board of Trade, and appear on pages 336 and 337 of the Parliamentary Returns for 1888. My Directors will be obliged if the Board of Trade will point out in what respect the form of the returns for 1888, now under consideration, differ from that of the returns for 1887, as settled by Messrs. Cosens Hardy, Maidlow, and R. P. Hardy, and accepted by the Board of Trade, so that they may have the opportunity of altering them and making them agree with those for 1887. My Directors do not overlook the Board of Trade letter of the 20th December 1888, but respectfully submit that the returns for 1887 were either in accordance with the Act or were not so, and that the result of the "Directors efforts" in respect of the intended issue of additional shares and the "securing of a larger paid-up capital" had nothing whatever to do with the question as to whether the returns were or were not in accordance with the Act.

On the second head or question involved in the correspondence, viz , that of the general policy and financial position of the Company, I would observe:—

(1.) My Directors are of opinion that, whether in accordance with the provisions of the Act or not, the method adopted of charging revenue with the loading only, as distinguished from the actual expenditure of the year, is a sound one, inasmuch as it practically causes a valuation of the Company's business to be made every year instead of once only in five years, and it brings out, subject only to fluctuations in the mortality, the real reserve which should be made for the Company's liabilities on policies.

(2.) Referring to the Board of Trade letter of the 20th December 1888 and to my letter of the 20th November 1889, I may state for your information, that between the latter date and the end of 1889 the paid-up capital was further increased by the sum of 6,320 *l.* 7 *s.* 6 *d.*, making the total increase during 1889, 64,542 *l.* 18 *s.* 6 *d.*, and raising the paid-up capital to 176,537 *l.* 16 *s.* on 31st December 1889. The Directors feel sure that "the result of their efforts in this respect" will be regarded by the Board of Trade as satisfactory, and as complying with the wishes expressed in the Board of Trade letter of 20th December 1888.

(3.) In their letter of the 8th November last the Board of Trade suggest "that the "Life Assurance Fund" (I presume the Assurance Funds generally are intended), "amounting to 54,617 *l.* 5 *s.* 4½ *d.*," as "shown on the face of the Revenue Account" and Balance Sheet to 31st December 1888, is or are non-existent. I am directed to state that this assumption has no foundation whatever in fact, and to submit that the manner in which the figures of the Balance Sheet are stated in the Board of Trade letter is incorrect and unfair in the extreme. The true position of our policy-holders on 31st December 1888 is

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY—*continued.*

is shown in the facts and figures given in the speech of our Chairman at the Annual Meeting held in June last, a report of which is subjoined. Briefly, the correct figures may be summarised as follows:—

	£.	*s.*	*d.*
Assurance Funds, Ordinary Life and Annuity - - - -	33,863	–	–
Assurance Funds, Industrial Life - - - - - -	15,704	–	–
Assurance Funds, Health and Accident - - - - -	5,050	–	–
	£. 54,617	–	–
Other Liabilities of the Company as per Board of Trade letter of 8th November last - - - - - - - -	122,241	–	–
Total Liabilities - - - £.	176,858	–	–
Against this amount there are Assets amounting to 288,851 *l.*, exclusive of Uncalled Capital.			
But taking the adverse view adopted by the Board of Trade that the "Available Assets amount to not more than" - -	88,667	–	–
There must be added the Uncalled Capital of the Company, which, on 31st December 1888, amounted to - - -	137,943	–	–
So that for policy-holders and creditors there is a security of -	226,610	–	–
But the liability to them, as shown above, is only - - -	176,858	–	–
So that there was a surplus or margin (as stated in my letter of 8th November) of - - - - - - - -	49,752	–	–
But the Chairman in his speech excluded from the Assets even the value of the furniture and fittings at Head and Branch Offices (6,336 *l.*), but included therein sums due from sundry Shareholders (63 *l.*) - - - - - - - -	6,273	–	–
Making a margin or surplus in favour of the policy-holders -	43,479	–	–

(4.) The Board of Trade are doubtless aware that, if any Industrial Assurance Company, however old established, were to draw a line on any given date and to keep a separate account of the new business and the expenditure thereon subsequently to that date, there would for several years be what the Board of Trade are pleased to call a "deficiency" in the working of such separate account or new section. Our competitors in business, having been established for a much longer period than this Company, have, of course, a renewal premium income much larger in proportion to their new premium income than this Company can possibly have had or will have for another year or two; and it is out of this renewal premium income alone that the heavy new business charges inseparable from establishment and rapid progress can be met, so that the "deficiencies" on their new business are covered up by their large renewal income, whilst our so-called "deficiencies" show plainly and are honestly stated in our Balance Sheet. As an illustration of the effect which the cost of establishing an industrial business has upon the appearance

appearance of a Balance Sheet, I am fortunately able to quote the Balance Sheet of the Prudential Assurance Company, at the end of *their* eighth year, and which was as follows:—

PRUDENTIAL ASSURANCE OFFICE. Established 1848.

BALANCE SHEET, 31*st December* 1856.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£	s.	d.
To Share capital	5,396	10	–	By Loans to policy-holders and others				10,309	10	7
Debentures	10,841	9	4	Investments in stock				389	6	6
Assurance fund	Nil.			Cash on deposit, at bankers', and in hand				2,020	1	9
Loan guarantee fund	95	13	–	Industrial agents' balances				176	14	6
Balance due to sundry agents (Industrial)	54	7	–	Furniture				300	12	3
				Preliminary expenses and lease of premises	1,810	–	–			
				Preliminary expenses (Industrial)	1,203	10	7			
				Extension of agencies	84	18	6			
								3,098	9	1
				Balance to debit				93	4	8
£.	16,387	19	4	£.				16,387	19	4

This Balance Sheet may, with advantage, be studied in connection with the Balance Sheet of the same Company at the present time, which latter shows the results of a similar policy to that which, in our case, is sought to be condemned by the Board of Trade. Whilst the Board of Trade may perhaps make it more difficult for us to attain the same results, my Directors are not ashamed that this Company's Balance Sheet, at the end of *its* eighth year, shall be compared with that of either the Company named or any other Industrial Office at the same period of its existence. Had any one of those offices in their earlier years adopted the system of showing clearly and distinctly what the Assurance Fund *should be*, as well as what it actually is, as we have always done, they would have been compelled to set up "Industrial Branch Establishment Accounts" in some form or other, and their Balance Sheets would then have shown "deficiencies" according to the views held by the Board of Trade respecting this Company's figures.

(5.) It would appear from the correspondence, and from the interview which I had with you some time ago, that the Board of Trade is of opinion that the Paid-up Capital of this Company should be equal in amount to the Establishment Accounts on the other side of the Balance Sheet. Whilst my Directors dissent from this view, believing as they do that the interests of the policy-holders are better cared for by having as large an *uncalled* capital as possible, I am authorised to say that my Directors will be glad to receive such advice upon this point as the Board of Trade may be willing to offer, and to carefully consider the advice so given.

(6) As the intended action of the Board of Trade in publishing the correspondence will, if carried out, necessarily involve the Company and its representatives in a considerable amount of extra labour and expense, owing to the garbled extracts, which, as you know, are made from such a correspondence by the unscrupulous representatives of competing offices and others, I am desired by the Directors to request that, if the Board of Trade finally decide to publish the same, they will be good enough also to include my letter of the 13th December 1888, the Board of Trade letter of 20th December 1888, and the opinions of Messrs. Cosens Hardy, Maidlow, and R. P. Hardy, on the Returns for 1886 and 1887; together with the report of our Chairman's speech at the last annual meeting of the shareholders, when the Accounts for 1888 were approved and adopted by the shareholders. This is necessary in order that the true position of affairs shall be made public.

Note.—The Returns for 1887 and 1888 are prepared strictly in accordance with the forms marked "A." and "B." above referred to.

I am, &c.
(signed) *Wilfred A. Bowser,*
Manager and Actuary.

The Assistant Secretary,
Finance Department, Board of Trade,
Whitehall, S.W.

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY—*continued.*

LETTERS referred to in Mr. *Bowser's* letter, exclusive of the Chairman's speech.

London, Edinburgh, and Glasgow Assurance
Company (Limited),
Chief Offices, Insurance Buildings, Farringdon-street,
London, E.C., 13 December 1888.

Sir,

I AM instructed by my Directors to state, for your information, that at their meeting to-day they resolved to convene Extraordinary General Meetings of the Company on the 28th instant and 12th proximo, for the purpose of increasing the Company's capital from 250,000 *l.* to 500,000 *l.* This step will, the Directors have no doubt, commend itself to your judgment by reason of the large increase of security given to policy-holders.

I am, &c.
(signed) *Wilfred A. Bowser,*
Manager and Actuary.

The Assistant Secretary,
Finance Department, Board of Trade, S.W.

Board of Trade (Finance Department), London, S.W.,
20 December 1888.

Sir,

ADVERTING to previous correspondence, I am directed by the Board of Trade to inform you that they have taken counsel's opinion as to the Accounts of your Company, and are advised that the Directors are not justified in treating expenditure disbursed in extending the Company's business as an Asset for the purpose of stating the sum in hand on the Life Assurance Account.

You announce in your letter of the 13th instant, that arrangements are being made to issue additional shares, and to protect the assured by securing a larger Paid-up Capital. Pending the result of the Directors' efforts in this respect, the Board of Trade do not feel called upon in the interest of the policy-holders to take immediate action upon the present returns. A copy of your accounts in their present form has, therefore, been forwarded to the Registrar of Joint Stock Companies.

I am, &c.
(signed) *Allen Stoneham.*

The Manager and Actuary to the
London, Edinburgh, and Glasgow Assurance
Company (Limited),
Insurance Buildings, Farringdon-street, E.C.

(COPY of Counsel's Opinion.)

LONDON, EDINBURGH, AND GLASGOW INSURANCE COMPANY.

Re Board of Trade Returns.

WE have perused the Balance Sheet of this Company for the year ending 31st December 1886, as originally prepared, and the correspondence with the Board of Trade thereon.

If instead of that Balance Sheet there had been a Balance Sheet for that year in the form of the Balance Sheet marked A., and signed by us, with the Profit and Loss Account correspondingly altered, as shown in the Account marked B., signed by us, we are of opinion that no complaint could properly have been made in respect of it. It would have been a compliance, in our opinion, with the requirements of the Act, and similarly, if in future years a like form of Balance Sheet to that signed by us is adopted, no complaint can, in our opinion, be properly made by the Board.

Herbert H. Cozens Hardy.
Lincoln's Inn, 6 November 1888. *John M. Maidlow.*

I concur in the above opinion, and have signed Accounts A. and B. accordingly.

7 November 1888. *Ralph P. Hardy.*

SUMMARY

OF THE

LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS,

AND OF THE

GENERAL BALANCE SHEETS.

In compiling this Summary, the Accounts of six Companies making Returns to the Board of Trade, namely, the Law Reversionary Interest Society (Limited), the Colonial Mutual Life Assurance Society (Limited), the Equitable Life Assurance Society of the United States, the Mutual Life Insurance Company of New York, the Mutual Reserve Fund Life Association, and the New York Life Insurance Company, have been omitted. The business of the first of these is not Ordinary Assurance, and the others are Colonial and Foreign Companies, the extent of whose business in the United Kingdom is not officially made known.

ORDINARY LIFE COMPANIES.

NAME.	Page.	INCOME.							
		Date.	Premiums.	Consideration for Annuities.	Interest (less Tax).	Increase in Value of Invests.	Fines, Fees, &c.	Miscellaneous.	——
			£.	£.	£.	£.	£.	£.	
Alliance	37	31 Dec. 1888	147,063	—	64,276	—	80	—	—
Argus (*2 years*)	162	31 Mar. 1889	16	—	6,422	50,151	—	—	—
Atlas	29	31 Dec. 1888	94,668	1,734	58,808	5,090	39	—	—
Blue Ribbon (Limited)	269	31 Dec. ,,	15,070	—	713	812	5	—	—
British Empire	262	31 Dec. ,,	190,654	5,027	50,885	—	—	—	—
British Equitable	132	31 Jan. 1889	148,278	—	49,847	—	429	—	—
Briton Medical and General (Limited).	249	31 Dec. 1888	48,536	—	11,071	—	45	6,140	Capital
Caledonian	74	31 Dec. ,,	105,402	23,590	33,934	—	76	—	—
Church of England	57	31 Dec. ,,	64,148	—	27,794	—	28	—	—
City of Glasgow	47	20 Jan. 1889	163,863	30,830	65,446	11,599	98	—	—
Clergy Mutual	137	31 May ,,	231,385	—	136,794	35	306	—	—
Clerical, Medical, and General	260	30 June ,,	220,002	—	111,320	422	360	—	—
Commercial Union (Limited)	90	31 Dec. 1888	132,350	2,654	46,282	—	271	—	—
Co-operative (Limited)	175	31 Dec. ,,	964	—	37	—	—	221	From P. & L. Accnt.
Crown	96	25 Mar. 1889	163,243	2,566	83,432	813	92	315	Capital
Customs' Fund	174	5 Jan. ,,	11,665	1,223	20,442	—	—	2,548	Timber measuring, &c.
Eagle	10	31 Dec. 1888	185,562	—	124,544	7,742	—	—	—
Economic	206	31 Dec. ,,	218,598	—	140,329	6,100	81	—	—
Edinburgh	133	31 Mar. 1889	210,491	28,480	91,546	1,284	117	—	—
English and Scottish Law	8	25 Dec. 1888	135,266	22,543	63,955	4,119	93	—	—
Equitable	102	31 Dec. ,,	143,010	—	165,189	25,177	120	—	—
Equity and Law	59	31 Dec. ,,	165,581	13,289	67,871	8,115	96	—	—
Friends' Provident	261	20 Nov. 1889	138,353	20,843	79,734	—	—	—	—
General	103	31 Dec. 1888	141,316	9,279	37,684	—	—	—	—
Gresham	273	30 June 1889	602,035	138,871	* 169,198	16,507	178	—	*Less Inc. Tax under appeal
Guardian	97	31 Dec. 1888	183,253	23,699	93,814	45	—	—	—
Hand-in-Hand	78	31 Dec. ,,	152,411	5,783	* 93,513	24,958	98	9,617	*Incl. Int. Fire Fund. Exc. of net fire prems. over losses & exps.
Imperial Life	138	31 Jan. 1889	106,737	2,472	65,476	34	67	178 13	Trans. from "Argus" Exchange
Itinerant Methodist Preachers'	76	28 Feb. ,,	10,426	—	10,128	14,896	—	135 3,000	Donations, &c. Book Room Grant
Lancashire	23	31 Dec. 1888	83,818	—	30,711	—	—	—	—
Law Life	4	31 Dec. ,,	212,180	—	207,513	622	82	—	—
Law Property	227	31 Dec. ,,	834	—	92	—	6	2,927	Capital
Law Union	131	30 Nov. ,,	76,368	9,170	37,078	3,064	50	—	—
Legal and General	5	31 Dec. ,,	150,858	32,215	88,843	14	—	—	—
Life Association of Scotland	130	5 April 1889	358,636	56,914	131,081	—	398	—	—
L'pool and London and Globe	105	31 Dec. 1888	224,590	94,275	159,409	—	133	—	—
London Amicable (Limited)	182	31 Dec. ,,	8,109	2,045	736	367	1	—	—

- - - - - - - ORDINARY LIFE COMPANIES.

OUTGO.											NAME.
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Invests.	Miscellaneous.	——	
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
114,083	—	8,091	160	8,751	11,290	—	3	553	1,525	Paymts. *re* transfer of Royal Farmers' Co.	Alliance.
1,086	23,488	—	80	51	3,044	8,920	—	—	84,000	Capital repaid -	Argus (*2 years*).
120,052	4,035	4,969	1,638	4,964	11,880	1,893	—	—	—	—	Atlas.
1,948	—	147	—	2,586	7,243	1,000	—	—	741	Int. to Guarantors -	Blue Ribbon (Limited)
96,266	18,460	13,714	4,312	18,490	30,159	—	—	—	—	—	British Empire.
90,739	—	14,538	41	8,803	31,166	3,167	250	—	—	—	British Equitable.
44,872	—	−419	104	—	10,322	—	—	—	—	—	Briton Medical and (Limited).
57,643	—	6,903	6,645	6,212	12,565	—	—	1,077	—	—	Caledonian.
75,301	3,951	2,185	1,434	2,077	8,452	4,460	—	—	—	—	Church of England.
111,535	242	10,118	10,997	7,931	15,522	8,400	—	—	1,832	Exchange - -	City of Glasgow.
228,063	56,347	4,563	1,018	—	13,930	—	—	—	249	Sickness Account -	Clergy Mutual.
153,402	11,283	26,481	2,350	9,226	17,669	7,500	—	—	—	—	Clerical, Medical, and
67,525	29,959	7,908	2,108	5,833	12,738	30,057	29	—	152	Exchange - -	Commercial Union (L
—	—	—	—	58	300	—	—	—	—	—	Co-operative (Limited)
129,885	—	17,215	1,695	7,519	12,826	19,487	—	—	—	—	Crown
31,806	—	318	2,014	—	1,468	—	—	—	101	Benevolent Grants -	Customs' Fund.
278,219	26,629	15,527	2,690	7,390	18,122	42,318	—	—	—	—	Eagle.
282,278	6,872	11,952	552	6,929	19,460	—	—	—	3,350	Defalcations - -	Economic.
141,557	—	15,872	20,826	9,468	19,974	9,000	—	—	—	—	Edinburgh.
103,992	1,118	8,576	8,320	8,939	17,894	7,000	—	—	—	—	English and Scottish L
277,375	3,713	18,829	827	—	9,802	—	—	—	—	—	Equitable.
145,325	5,625	9,351	18,357	7,306	9,512	11,000	—	—	—	—	Equity and Law.
85,244	30,986	2,805	18,733	5,027	6,160	—	—	—	99	To Invest. Reserve	Friends' Provident.
83,049	3,733	7,999	3,087	8,341	19,882	25,821	—	—	—	—	General.
419,743	6,812	62,868	108,296	49,299	102,224	19,285	—	—	—	—	Gresham.
165,275	1,747	15,058	3,511	8,422	16,140	—	—	—	—	—	Guardian.
97,561	73,895	5,986	11,188	3,336	12,880	—	—	—	—	—	Hand-in-Hand.
121,620	958	6,001	8,128	4,674	† 13,666	9,375	109	—	—	† Incldg. 1,766*l.* (net) expen. *re* "Argus"	Imperial Life.
—	—	—	18,230	—	287	—	—	—	—	—	Itinerant Methodist Pre
49,300	6,003	5,549	343	3,838	7,324	—	—	—	—	—	Lancashire.
343,491	6,408	8,822	—	9,006	11,173	49,824	—	—	—	—	Law Life.
3,538	—	—	144	9	137	—	—	—	—	—	Law Property.
49,557	446	7,759	14,715	3,615	7,661	—	—	—	—	—	Law Union.
140,697	2,567	5,671	6,812	8,219	13,942	13,500	—	—	—	—	Legal and General.
291,449	39,009	18,543	26,251	14,064	43,861	14,046	—	—	—	—	Life Association of Scot
226,982	—	12,793	85,317	10,006	15,866	86,100	—	—	—	—	L'pool and London and
—	—	—	893	48	1,655	—	—	—	—	—	London Amicable (Lim

ORDINARY LIFE COMPANIES—*continued.*

NAME.	Page.	INCOME.							
		Date.	Premiums.	Consideration for Annuities.	Interest (less Tax).	Increase in Value of Invest^{s}.	Fines, Fees, &c.	Miscellaneous.	—
			£.	£.	£.	£.	£.	£.	
London and Lancashire	35	31 Dec. 1888	140,761	—	22,377	—	46	—	—
London Assurance	2	31 Dec. „	147,544	—	78,335	5,860	—	—	—
London, Ed. and Glasgow (Ld.)	282	31 Dec. „	112,148	597	1,803	—	31	—	Inclg. indl. busns.
London Life	253	30 June 1889	326,500	—	159,347	2,064	30	—	—
Marine and General	58	31 Dec. 1888	* 52,310	—	20,341	—	—	—	* Inclg. insu. of effects
Methodist and General (Ld.)	9	31 Dec. „	322	—	33	—	1	—	—
Metropolitan	82	31 Dec. „	159,917	—	74,634	6,636	27	—	—
Midland Counties	270	24 Mar. 1889	5,080	2,764	1,822	—	4	—	—
Mutual	163	31 Dec. 1888	80,406	—	49,324	—	50	—	—
National Guardian (Limited)	228	30 June 1889	88	—	482	—	—	—	—
National Life	99	31 Dec. 1888	72,785	10,982	33,163	3,770	103	—	—
National of Ireland	79	31 Dec. „	28,232	2,484	11,941	1,082	4	—	—
Natl. Pension Fd. for Nurses	272	30 June 1889	5,841	7,656	460	—	—	—	—
National Provident	226	20 Nov. 1888	334,660	10,006	179,057	—	439	—	—
North British and Mercantile	266	31 Dec. „	361,512	164,616	181,416	—	121	—	—
Northern	172	31 Dec. „	203,082	9,602	87,649	—	—	—	—
Norwich Union Life	120	31 Dec. „	148,680	—	75,940	1,516	103	—	—
Patriotic of Ireland	274	31 July 1889	13,594	—	4,227	—	—	—	—
Pelican	56	31 Dec. 1888	94,255	—	54,332	14,250	—	—	—
Positive (Limited)	135	31 Dec. „	50,995	—	16,194	1,897	31	—	—
Provident	1	31 Dec. „	228,817	—	91,288	191	—	—	—
Provident Clerks'	31	31 Dec. „	117,383	2,525	58,261	—	—	300	From Invest. Reserve
Provincial	25	31 Dec. „	36,022	496	14,044	1,146	30	8	Forfeited Shares
Prudential (Ld.) (Ord. Brnch.)	21	31 Dec. „	718,848	113,319	86,242	—	—	—	—
Queen	237	31 Dec. „	85,369	7,600	26,292	—	—	—	—
Refuge (Limited) (Ord. Br.)	183	31 Dec. „	13,794	—	475	—	—	—	—
Reliance	215	31 Dec. „	87,124	1,150	26,377	—	273	—	—
Rock	217	31 Dec. „	117,645	16,541	115,812	—	36	—	—
Royal	151	31 Dec. „	255,659	9,921	134,350	—	—	—	—
Royal Exchange	93	30 April 1889	138,956	30,798	82,057	—	—	—	—
Sceptre (Limited)	153	31 Dec. 1888	53,921	—	14,977	—	33	—	—
Scottish Amicable	122	31 Dec. „	210,817	12,773	121,545	—	95	—	—
Scottish Economic (Limited)	193	31 Dec. „	7,074	1,206	205	1,123	7	—	—
Scottish Equitable	100	1 Mar. 1889	272,750	—	117,208	4,831	684	—	—
Scottish Imperial	180	31 Dec. 1888	52,011	—	10,800	1,649	—	163	Fire Liqn. Acct.
Scottish Life (Limited)	216	31 May 1889	24,165	6,526	3,519	—	10	—	—
Scottish Metropolitan	185	31 Dec. 1888	28,694	92	4,100	—	28	—	—
Scottish Provident	26	31 Dec. „	487,555	66,435	* 296,745	—	698	—	* Including accrued

ORDINARY LIFE COMPANIES—*continued.*

OUTGO.											NAME.
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Invest*.	Miscellaneous.	——	
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
52,548	7,296	8,717	80	13,334	* 22,792	† 2,000	—	—	—	*Inclg. Arrears of Col. Taxes † and 5,000 *l.* added to capital	London and Lancashire.
114,418	7,602	6,615	5,880	5,176	10,325	17,309	—	—	—	—	London Assurance.
56,782	—	305	606	22,511	27,185	—	—	—	—	Inclg. indl. busns.	London, Ed. and Glasgow (I
140,499	218,307	12,997	—	—	13,796	—	—	—	—	—	London Life.
24,217	—	3,275	3,513	3,608	12,816	—	—	—	—	—	Marine and General.
300	—	7	—	78	176	—	—	—	—	—	Methodist and General (Lo
123,499	75,101	14,523	—	—	9,448	—	—	—	—	—	Metropolitan.
1,578	—	364	1,418	289	494	—	—	—	—	—	Midland Counties.
85,130	3,237	8,211	—	3,642	11,665	—	—	—	—	—	Mutual.
127	—	—	—	—	52	—	—	—	—	—	National Guardian (Limit
74,271	17,572	7,189	4,880	1,853	10,203	—	—	—	—	—	National Life.
33,691	—	817	9,082	609	3,235	1,951	—	—	31	To Fluctn. Fund	National of Ireland.
—	—	38	46	—	762	—	—	—	—	—	Natl. Pension Fd. for Nur
316,593	115,823	24,538	3,110	11,691	* 36,324	—	—	—	—	*Inclg. 7,230 *l.* Pension charge	National Provident.
340,347	2,083	22,832	73,257	16,887	33,689	—	587	—	—	—	North British and Mercan
134,231	—	19,698	9,278	9,820	10,953	—	—	—	—	—	Northern.
215,488	3,147	7,556	4,807	9,712	18,749	—	—	—	—	—	Norwich Union Life.
12,844	—	956	—	440	1,191	—	—	—	—	—	Patriotic of Ireland.
98,820	524	7,332	12	4,141	8,150	18,712	—	—	—	—	Pelican.
27,016	286	3,899	75	2,115	7,781	4,187	—	—	518	Exchge. Reserve	Positive (Limited).
198,637	24,380	15,480	30	11,307	22,000	10,153	—	—	—	—	Provident.
88,379	70,438	9,474	15,574	4,773	13,972	—	—	—	—	—	Provident Clerks'.
26,574	—	2,278	732	2,089	4,987	937	—	—	—	—	Provincial.
210,028	—	13,089	28,887	51,807	20,078	—	—	1,000	—	—	Prudential (Ld.) (Ord. Brnc
40,626	2,456	5,112	2,397	4,556	8,988	22,536	157	—	—	—	Queen.
4,147	—	116	—	1,009	370	—	—	—	—	—	Refuge (Limited) (Ord. B
64,478	7,752	5,323	1,002	4,449	15,328	—	—	—	—	—	Reliance.
126,344	—	6,901	2,711	4,957	16,970	* 81,501	—	4,768	—	* ¼ cap. held for assd.	Rock.
208,035	207	18,495	22,705	12,183	17,385	—	—	—	—	—	Royal.
138,915	12,158	12,092	10,234	5,727	13,153	—	12	—	—	—	Royal Exchange.
20,596	—	2,361	—	4,348	5,366	629	—	—	—	—	Sceptre (Limited).
173,402	357	13,876	8,679	6,179	20,072	—	—	—	35,000 5,000	Invest. Fluc. Ac. Deprn. of Ho. Prpty.	Scottish Amicable.
4,054	—	417	330	1,339	6,903	—	—	—	—	—	Scottish Economic (Limite
215,499	15,519	16,764	—	10,316	27,943	—	—	—	—	—	Scottish Equitable.
26,190	736	2,557	204	3,659	7,000	4,375	—	—	—	—	Scottish Imperial.
4,473	—	540	1,732	1,041	4,130	—	—	—	—	—	Scottish Life (Limited).
7,170	—	1,164	1,238	1,689	6,902	1,440	—	—	—	—	Scottish Metropolitan.
328,531	—	32,560	26,210	*13,664	* 49,255	—	—	—	—	*Inclg. outstanding Com. and Expnses.	Scottish Provident.

ORDINARY LIFE COMPANIES—*continued.* - - - - -

NAME.	Page.	INCOME. Date.	Premiums.	Consideration for Annuities.	Interest (less Tax).	Increase in Value of Invest^s.	Fines, Fees, &c.	Miscellaneous.	—
			£.	£.	£.	£.	£.	£.	
Scottish Provincial - -	264	31 Jan. 1889	136,872	1,610	60,471	—	—	—	—
Scottish Temperance (Ld.) -	181	31 Dec. 1888	23,890	60	1.103	—	—	—	—
Scottish Union and National -	101	31 Dec. "	286,521	2,090	111,906	—	—	—	—
Scottish Widows' Fund - -	32	31 Dec. "	804,885	16,869	398,542	—	—	—	—
Sovereign - - - -	170	31 Dec. "	27,948	—	8,529	—	9	400	Capital - - -
Standard - - - -	36	15 Nov. "	654,822	54,987	268,743	—	895	1,208	Exchange - -
Star - - - - -	11	31 Dec. "	297,460	9,797	105,985	—	215	—	—
Sun Life - - - -	229	24 June 1889	200,385	—	88,995	9,576	111	—	—
Union (*6 months*) - - -	33	31 Dec. 1888	73,100	—	25,831	—	20	—	—
United Kent Life (Limited) -	95	25 Mar. 1889	25,968	4,047	21,990	—	18	—	—
United Kingdom Temp. & Gen.	89	31 Dec. 1888	332,577	8,924	169,231	—	324	—	—
Universal - - - -	60	31 Dec. "	98,902	—	46,883	—	—	—	—
University - - - -	104	1 May 1889	46,069	—	41,226	2,023	14	—	—
Victoria (Limited) - -	6	31 Dec. 1888	8,720	—	1,666	—	47	—	—
Wesleyan and General - -	139	31 Dec. "	154,936	—	4,072	—	80	—	—
Western Counties and London	263	31 Jan. 1889	9,109	—	2,826	—	—	—	—
Westminster and General -	24	31 Dec. 1888	50,049	—	21,087	—	78	—	—
West of England - - -	27	31 Dec. "	78,531	—	33,028	—	—	8,500	From P. & L. Accnt.
Whittington - - - -	121	31 Dec. "	53 054	1,209	7,238	—	56	—	—
Yorkshire - - - -	136	28 Feb. 1889	43,088	2,603	23,200	—	—	—	—
		£.	13,928,001	1,107,787	6,325,678	239,580	8,100	35,673	—

INDUSTRIAL COMPANIES. - - - - -

Industrial business is to some extent transacted

British Legal (Limited) -	251	30 June 1889	44,520	—	2,544	—	—	—	—
British Workman's (Limited)	205	30 April "	207,576	—	4,651	—	84	—	—
Industrial of Gt. Britain (Ld.)	271	31 Dec. 1888	14,943	—	—	—	—	—	—
Leicester (Limited) - -	–	(Not yet due)	—	—	—	—	—	—	—
London and Manchester (Ld.)	92	24 Mar. 1889	45,026	—	682	—	124	—	—
Pearl (Limited) - - -	178	30 June "	245,489	175	7,215	—	22	160	Capital - - -
Prudential (Ld.) (Indl. Branch)	22	31 Dec. 1888	3,256,346	—	197,145	—	—	—	—
Refuge (Limited) (Indl. Br.) -	184	31 Dec. "	481,499	—	6,275	—	—	—	—
United Brothers (Limited) -	252	31 Mar. 1889	2,702	—	—	—	2	2,484	Capital - - -
United Kingdom (Limited) -	268	31 Dec. 1888	56,029	—	887	—	64	3	Capital - - -
Yorkshire Provident (Limited)	7	31 July "	6,308	—	20	—	1	885	Capital - - -
		£.	4,360,438	175	219,419	—	297	3,532	—

ORDINARY LIFE COMPANIES—*continued*.

OUTGO.											
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Invest^s.	Miscellaneous.	——	NAME.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
126,871	4,448	11,238	3,205	*10,175	12,770	—	—	—	—	*Inclg. outstndg. Com.	Scottish Provincial.
1,694	1,022	309	74	1,222	5,820	649	—	—	—	—	Scottish Temperance (Ld.)
232,605	3,717	11,921	9,825	12,582	27,050	—	—	—	—	—	Scottish Union and National.
621,686	47,782	72,183	13,305	23,301	64,865	—	—	*50,968	—	*Deprecn. Fund written off	Scottish Widows' Fund.
35,677	—	—	11,345	535	2,403	—	—	—	—	—	Sovereign.
589,182	—	40,583	41,547	30,531	80,176	25,000	—	—	—	—	Standard
150,980	7,470	13,742	8,199	24,559	21,480	250	—	—	—	—	Star.
116,827	2,613	16,249	707	12,352	29,146	13,440	—	—	—	—	Sun Life.
48,617	1,394	3,267	—	6,043	6,956	—	10	—	—	—	Union (*6 months*).
28,406	—	1,348	3,937	1,536	2.288	7,000	—	98	—	—	United Kent Life (Limited).
189,120	14,240	30,084	4,983	22,633	18,955	—	—	—	—	—	United Kingdom Temp. & Gen.
86,311	28,418	2,540	120	3,370	9,176	13,000	—	9,384	—	—	Universal.
95,850	2,651	5,883	—	515	6,095	1,495	—	—	—	—	University.
3,551	—	261	—	991	1,666	—	—	—	—	—	Victoria (Limited).
63,946	—	3,032	905	42,368	39,054	—	—	—	—	—	Wesleyan and General.
5,904	—	315	—	341	1,275	—	—	—	—	—	Western Counties and London.
53,410	—	3,714	4,422	2,897	6,233	1,208	44	—	—	—	Westminster and General.
115,385	299	3,561	591	4,771	7,955	—	—	—	—	—	West of England.
32,838	—	1,886	1,119	4,825	8,516	1,588 302	114	404	967	Exchange (1887).	Whittington.
33,786	123	1,452	8,517	2,265	3,842	—	—	—	—	—	Yorkshire.
11,001,581	1,063,444	888,728	743,326	709,247	1,424,505	601,815	1,315	68,252	133,565		

INDUSTRIAL COMPANIES.

by the Companies classed as Ordinary.

19,203	—	—	—	11,388	8,779	259	—	—	—	—	British Legal (Limited).
83,075	—	4,170	—	49,826	58,889	531	—	—	—	—	British Workman's (Limited).
5,833	—	—	—	3,030	5,186	400	—	—	—	—	Industrial of Gt. Britain (Ld.)
—	—	—	—	—	—	—	—	—	—	—	Leicester (Limited).
16,392	—	308	27	9,695	13,243	317	159	—	—	—	London and Manchester (Ld.)
94,116	7	92	19	56,251	69,092	293	—	191	—	—	Pearl (Limited).
1,231,186	—	4,813	—	923,653	381,107	50,000	—	—	—	—	Prudential (Ld.) (Indl. Brnch.)
189,076	—	—	—	108,374	143,340	2,500	—	—	94	To Sickness Account	Refuge (Limited) (Indl. Br.)
919	—	—	—	893	2,573	—	—	—	—	—	United Brothers (Limited).
21,939	39	112	—	14,130	19,673	148	417	—	149	To Sickness Account	United Kingdom (Limited).
1,922	—	—	10	1,815	2,359	—	—	—	—	—	Yorkshire Provident (Limited).
1,663,661	46	9,495	56	1,179,055	704,241	54,448	576	191	243		

ORDINARY LIFE COMPANIES. - - - - - - -

NAME.	LIABILITIES.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscellaneous.	—
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
Alliance - - - - - -	550,000	1,607,444	641,006	—	—	82,500	67,329	5,318	—	-
Argus - - - - - -	39,913	—	—	—	—	—	799	7,450	—	—
Atlas - - - - - -	144,000	1,397,288	200,000	—	39,934	40,725	40,834	13,189	5,090	Investment Reserve -
Blue Ribbon (Limited) - - -	20,000	12,211	—	—	—	—	—	3,230	12,630	Guarantee Account -
British Empire - - - -	—	1,277,267	—	—	—	—	18,813	1,324	—	—
British Equitable - - - -	53,072	1,203,348	—	—	—		5,649	977	5,015	Depreciation Fund -
Briton Medical and General (Limited)	78,583	211,518			—		24,281	3,287	12,562	Sums not brought into Rev. Account
Caledonian - - - - -	90,000	915,614	284,694	—	—	—	23,924	3,281	—	—
Church of England - - - -	40,000	656,803	26,987	—	20,000	—	15,004	—	1,681 568	Health Fund - - - Premises Fund - - -
City of Glasgow - - - -	60,000	1,602,635	—		—	—	22,378	3,609	—	—
Clergy Mutual - - - - -	—	3,470,184	—		—	—	66,803	—	5,183 651	Guarantee Fund - Sickness Fund - -
Clerical, Medical, and General -	50,000	2,808,935	—		—	—	29,087	11,370	—	—
Commercial Union (Limited) - -	250,300	1,095,313	708,679	261,824	200,000	72,926	110,659	8,754	16,157	Investment Reserve -
Co-operative (Limited) - - -	12,325	1,511	8,615	—	3,332	685	397	1,132	617	Fidelity Fund - -
Crown - - - - - -	314,830	1,670,127	—	—	—	—	33,131	2,745	—	—
Customs' Fund - - - -	-	490,234	-	-	—	—	4,727	1,049	113,283	In trust - - -
Eagle - - - - - -	167,868	2,630,759	—	—	--	—	50,738	20,016	60,000	Temporary Loan -
Economic - - - - -	-	3,596,468	—	—	—	—	73,411	5,673	—	—
Edinburgh - - - - -	110,528	2,226,999		--	—	—	24,081	4,637	—	—
English and Scottish Law - -	77,242	1,419,048	--	—	—	—	20,951	3,530	—	-
Equitable - - - - -	—	4,354,835	-	—	—	--	33,284	—	—	--
Equity and Law - - - -	60,000	2,100,339	—	—	—		9,524	11,550	—	—
Friends' Provident - - - -	—	2,010,798	—	—	—	—	14,134	—	1,220 1,901	Investment Reserve - Agents' Mutual Surety
General - - - - - -	50,000	986,524	42,230	—	—	32,260	25,750	4,892		—
Gresham - - - - - -	21,712	4,151,252	—	—	—	—	90,051	126	—	—
Guardian - - - - - -	1,000,000	2,335,816	652,220	—	—	62,046	84,482	10,369	—	.
Hand-in-Hand - - - - -	—	2,362,266	—	—	—	—	27,687	2,816	—	—
Imperial Life - - - - -	192,686	1,386,221	—	—	—	—	33,988	1,907	—	—
Itinerant Methodist Preachers' -	—	382,201	—	—	—		—	—	—	.
Lancashire - - - - -	272,986	801,443	380,000	—	*See* Fire Fd.	7,240	96,387	23,317	—	—
Law Life - - - - - -	1,048,597	4,084,619	—	—	—	—	58,564	—	—	-
Law Property - - - - -	46,890	—	—	-	—	—	1,649	87	—	-
Law Union - - - - -	60,000	868,280	64,488	—	—	35,375	7,778	2,924	—	--
Legal and General - - - -	190,924	2,043,044	—	—	—	—	35,310	291	1,758	Investment Sinkg. Fd.
Life Association of Scotland - -	87,500	3,323,098	—	—	—	—	78,895	—	—	—
Liverpool and London and Globe -	245,640	3,898,799	590,000	—	1,300,000	609,885	177,909	9,257	123,686 70,915 1,102,800	Invest. Fluctuation Fd. Perm. Fire Pol. Dep. Fund - - - Globe Annuitants -
London Amicable (Limited) - -	11,450	30,038	—	—	—	—	—	782	780	Accidt. and General Fd.

ORDINARY LIFE COMPANIES.

ASSETS.

Mortgages.	Loans on Policies.	Loans on Rates (and Rent Charges).	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances and Outstanding Premiums.	Outstanding Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.	—	Deficiencies, Preliminary Expenses, &c.	NAME.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
347,542	53,328	1,163,438	184,858	74,100	70,475	503,137	221,073	171,933	—	—	84,673	27,756	51,284	—	—	—	Alliance.
2,831	—	—	34,605	—	—	—	—	35	—	—	—	—	10,691	—	—	—	Argus.
466,343	62,772	935,323	16,012	130,207	—	50,075	21,269	61,241	25,080	850	53,715	5,290	52,883	—	—	—	Atlas.
—	57	—	—	22,961	—	—	—	1,274	—	—	7,543	173	610	—	—	15,453	Blue Ribbon (Limited).
573,579	89,289	30,003	—	41,678	5,009	108,182	49,540	272,524	—	53,234	53,279	9,394	11,693	—	—	—	British Empire.
212,163	60,526	—	—	79,383	—	—	—	846,189	—	380	33,551	—	35,869	—	—	—	British Equitable.
108,524	35,705	—	83,258	54,661	398	—	590	26,503	703	4,551	5,739	4,529	5,070	—	—	—	Briton Medical and General (Ld.)
484,847	52,500	111,868	—	46,552	—	96,325	47,721	266,729	24,625	39,088	34,036	9,674	101,824	1,724	Own shares -	—	Caledonian.
272,176	45,974	196,683	—	63,397	—	67,880	24,630	9,551	—	27,441	15,305	12,933	24.205	868	Own shares -	—	Church of England.
1,012.874	78,622	—	14,700	32,808	—	20,250	145,041	220.195	14.500	3,000	39,695	17,287	89,200	450	Own stock -	—	City of Glasgow.
1,813,442	261,915	976,291	—	—	—	367,218	13,656	—	5,069	—	14,878	16,610	73,742	—	—	—	Clergy Mutual.
508,973	116,529	655,746	113,627	315,698	—	759,035	163,358	12,750	12.884	—	33,822	41,624	165,346	—	—	—	Clerical, Medical, and General.
771,410	36.880	176,966	146,276	176,911	227,063	289,738	62,001	294,529	1,702	21,661	241,169	4,440	276,566	—	—	—	Commercial Union (Limited).
2,800	—	1,000	—	—	—	—	5,448	1,350	—	1.000	209	—	16,807	—	—	—	Co-operative (Limited).
913,479	72,330	246,012	—	184,206	—	372,093	—	90,213	55,917	—	53,418	30,948	2,217	—	—	—	Crown.
489,447	—	—	69,492	21,635	—	—	—	7,000	—	—	2,977	—	16,656	2,086	Timber measuring Balances, &c.	—	Customs' Fund.
2,334,368	175,047	25,476	—	71,107	29.290	—	33,107	40,923	4.106	148.470	27,756	26,006	13,725	—	—	—	Eagle.
951,323	196,110	1,373,314	141,516	379,705	9,994	345,782	—	25.178	108,434	—	38,902	48,679	56,615	—	—	—	Economic.
1,005,230	121,800	462,682	—	151,970	—	189,312	69,823	150.819	19,238	4,676	42,274	27,943	116,919	3,559	Own shares -	—	Edinburgh.
534,894	65,274	—	—	294,510	—	184,600	67,919	22,356	—	91,396	20,270	21,400	218,152	—	—	—	English and Scottish Law.
2,208,294	194,418	293,325	486,875	513.064	—	458,500	172,591	—	—	—	10,276	14,291	36,585	—	—	—	Equitable.
1,178,831	37.058	—	66,506	50 043	—	54,814	152,147	18,000	535,767	26.619	14,283	5,982	41,363	—	—	—	Equity and Law.
832,992	180,805	823,667	—	—	—	89,937	—	12,329	—	—	93	26.431	61.799	--	—	—	Friends' Provident.
299,081	49,802	250,472	13,087	45,242	37,683	42,683	90,044	171.290	10.318	30,530	58,712	15,126	26.018	1,568	Own shares -	—	General.
248,436	338,295	104,846	70,980	21.593	545,075	1,957,081	69,368	662,262	—	1,506	143,546	54,357	43,996	—	—	1,800	Gresham.
1,721,044	36,511	246,543	57,045	538,730	185,010	691,745	211,674	163,253	71,693	1,050	60,688	56,455	103,492	—	—	—	Guardian.
883,019	96.217	286,973	571	184,136	163,672	98,770	516,538	63,224	49,310	—	8,435	31,574	10,330	—	—	—	Hand-in-Hand.
764,913	90,370	123,268	8,764	286,800	—	98,861	7,500	20,000	7,031	—	17.493	3,929	184.254	1,619	Own shares -	—	Imperial Life.
—	—	—	174	180,170	—	25,400	82,630	—	—	16,300	—	—	2,527	75,000	Book room grant	—	Itinerant Methodist Preachers'.
522,157	31.070	—	25,178	41,214	256,725	226,555	97,241	60.473	13,299	300	153,850	10,980	142,331	--	--	—	Lancashire.
3,137,193	115,202	1,238,321	1,008	226,490	—	86,000	210,856	13.100	78,238	1.685	13,202	46.594	23,891	—	—	—	Law Life.
2,988	—	—	—	—	—	—	—	—	—	47	11	136	2,770	—	—	42.674	Law Property.
557,244	23,630	17,618	35,121	763	—	—	9,919	32,134	287.947	16,098	8,678	14,292	35,401	—	—	—	Law Union.
1,631,465	35,988	26,539	21,335	87,989	6,656	160.560	28,720	83.534	143,252	—	8,683	7,644	27,013	1,949	Own shares -	—	Legal and General.
1,198,768	298,791	238,314	46,403	292.281	37.755	494,182	357.845	133,304	69.180	15,063	98,514	40,580	152,719	15.794	Own stock -	—	Life Association of Scotland.
1,809,560	153,324	271,421	173,800	302,060	466,909	1.491,428	1,442,007	951,451	301,857	—	184.624	64.523	515,927	—	—	—	Liverpool and London and Globe.
4,193	—	—	20,370	526	—	3,486	1,611	696	—	4,135	498	255	6,241	—	—	1,039	London Amicable (Limited).

ORDINARY LIFE COMPANIES—*continued.*

NAME.	LIABILITIES.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscellaneous.	——
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
London and Lancashire	24,549	566,700	—	—	—	—	7,286	3,447	—	—
London Assurance	448,275	1,899,682	490,400	186,442	310,000	108,937	66,645	12,247	3,103	Clerks' Savings Fund
London, Edinboro', and Glasgow (Ld.)	111,994	49,567	—	—	—	—	440	10,699	110,810 5,050 292	Advances Health and Acdnt. Fd. Loan Guarantee Fd.
London Life	—	4,047,455	—	—	—	—	34,597	—	8,927	Bonuses for accumn.
Marine and General	—	534,970	—	—	—	—	5,015	—	—	—
Methodist and General (Limited)	—	943	—	—	—	—	—	—	224 17	Sickness Fund Guarantors
Metropolitan	—	1,864,772	—	—	—	—	17,250	730	6,636	Investment Reserve
Midland Counties	35,000	50,312	9,606	—	25,000	2,250	643	153	—	—
Mutual	—	1,197,398	—	—	—	—	2,157	67	—	—
National Guardian (Limited)	9,992	8,662	—	—	—	4,271	—	7	22,938 2,902	Deposit Fund Loans Guarantee Fd.
National Life	—	829,779	—	—	—	—	15.629	1,333	—	—
National of Ireland	100,000	290,964	81,040	—	—	36,344	12,191	3,744	832 750	Investment Reserve Loan Account
National Pension Fund	—	13,111	—	—	—	—	—	—	117 27,278	Sickness Fund General Fund
National Provident	—	4,337,260	—	—	69,710	—	26,964	3,265	—	—
North British and Mercantile	625,000	4,672,998	2,017,544	—	*See* Fire Fd.	*See* Fire Fd.	184,593	29,552	46,752 13,403	Superannuation Fund Loan Suspense Acct.
Northern	300,000	2,219,479	930,194	—	—	120,299	96,596	12,899	11,066	Trust Funds
Norwich Union Life	—	1,825,136	—	—	—	—	75,138	7,281	—	—
Patriotic of Ireland	121,985	109,417	37,774	—	—	8,357	8,736	5,145	—	—
Pelican	159,264	1,162,794	—	—	—	—	27,693	—	30,000 18,000	Investment Reserve Loan
Positive (Limited)	69,775	343,621	—	—	5,108	8,090	3,814	3,100	1,965	Exchange Reserve
Provident	50,065	2,404,544	—	—	—	—	61,255	227	85,000	Investment Suspense
Provident Clerks'	—	1,449,483	—	—	—	—	14,553	—	2,278	Investment Reserve
Provincial	32,403	336,650	—	—	—	1,802	1,037	719	—	—
Prudential (Ld.) (Ordinary Branch)	—	2,818,562	—	—	—	—	977	—	536	Sickness Fund
Queen	180,035	650,555	200,000	—	175,000	196,687	45,853	5,030	14,815	Investment Reserve
Refuge (Limited) (Ordinary Br.)	—	18,831	—	—	—	—	—	—	—	—
Reliance	—	677,970	—	—	—	—	21,733	—	20,000 217	Securities Fund Loan Guarantee Fd.
Rock	1,022,796	1,876,130	—	—	—	—	26,183	266	—	—
Royal	289,545	3,443,073	750,000	—	1,300,000	325,315	126,658	9,608	27,040 20,210	Superannuation Fund Perpetual Insnce. Fd.
Royal Exchange	689,220	2,089,112	231,480	136,903	*See* profit and loss	728,864	45,241	22,382	8,923 10,416	Clerks' Savings Security Deposits
Sceptre (Limited)	10,485	345,866	—	—	—	—	2,265	65	—	—
Scottish Amicable	—	2,949,487	—	—	—	—	43,082	53	35,000 5,000	Investment Fund House Depreciation
Scottish Economic (Limited)	25,000	3,099	—	—	—	—	572	929	1,060	Accident and Genl. Fd.
Scottish Equitable	—	3,087,193	—	—	—	—	45,073	4,778	32,500	Investmt Reserve Fd.
Scottish Imperial	50,000	260,660	—	—	11,461	—	9,091	28	—	—
Scottish Life (Limited)	50,000	100,599	—	—	—	—	2,303	358	10,928	Accident and Genl. Fd.
Scottish Metropolitan	24,000	91,900	—	—	—	—	300	291	—	—
Scottish Provident	—	6,481,469	—	—	—	—	85,400	10,646	35,000	Investment Reserve

ORDINARY LIFE COMPANIES—*continued.*

ASSETS.																	
Mortgages.	Loans on Policies.	Loans on Rates. (and Rent Charges).	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances and Outstanding Premiums.	Outstanding Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.	——	Deficiencies, Preliminary Expenses, &c.	NAME.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
89,339	62,074	—	—	82,546	—	178,326	71,919	41,256	5,970	6,976	36.448	8,611	18,517	—	–	—	London and Lancashire.
1,131,608	49.471	966,640	344,251	146,117	172,540	249,575	212,986	—	45,417	—	101,663	3,826	101,637	—	-	—	London Assurance.
5,946	—	8,306	20,942	12,384	—	5,019	—	12,736	302	782	15,934	669	5,648	—	—	200,184	London, Edinboro', and Glsgw. (Ld.)
1,570,684	292,297	1,536,787	178,225	372,531	—	63,750	—	12,159	-	—	4,362	45,236	14,948	-	—	—	London Life.
46,388	20,225	—	4,833	94,083	8,064	212,091	43,988	—	42.888	11,890	7,492	4,154	43,889	—	—	—	Marine and General.
780	—	—	—	—	—	—	—	—	—	—	39	23	304	-	—	38	Methodist and General (Limited).
232,016	137,127	1,145,009	—	133,198	—	129,719	41,505	28,621	—	—	523	29,204	12,466	—	—	-	Metropolitan.
71,106	1,716	5,713	—	—	—	8,221	8,470	16,051	—	596	3,364	1,584	6,143		—	—	Midland Counties.
614,267	103,866	130,979	10,925	19,675	—	—	47,931	208,810	39,289	—	12.678	4,858	6,344	.	—	—	Mutual.
15,813	—	—	—	—	—	—	—	—	—	32,319	—	—	640	-	—	—	National Guardian (Limited).
487,122	65,354	19,192	13,904	—	—	25,700	—	28,234	168,771	7,733	5,870	13,001	11.860	—	—	—	National Life.
163,851	27,024	—	81,841	38,670	6,316	78,361	46,304	40,167	5,192	733	28,926	4,069	4,311	100	Own shares	—	National of Ireland.
—	—	2,875	20,122	—	—	13,009	2,307	75	—	—	—	312	1,806	—	—	—	National Pension Fund.
2,523,774	388,918	614,859	—	398,302	—	43,789	32,794	312,457	—	—	3,276	19,969	99,061	—	—	—	National Provident.
3,014,205	187,344	644,368	562,243	675,204	372,996	509,430	356,678	359,665	185,649	112,861	280,410	54,689	274,100	—	—	—	North British and Mercantile.
480,841	108,637	867,178	202,591	465,728	335,387	83,675	522,920	271,502	107,397	4,065	139,546	44,898	56,168	—	—	—	Northern.
1,322,142	92,977	30,000	241,841	37,013	15,622	24,028	—	80,741	—	—	30.041	15,545	17,605	—	—	—	Norwich Union Life.
136,164	5,777	5,067	11,711	5,729	—	41,107	50,549	6,076	—	120	14,005	11,294	3,815	—	—	—	Patriotic of Ireland.
517,356	35.402	—	68,388	165,913	109,909	303,690	112,874	30,024	—	27,552	10.864	9,416	6,363	—	—	—	Pelican.
16,646	25,967	2,412	—	341,714	3,055	—	12,077	14,505	—	6.017	4,107	5,774	3,199	—	—	—	Positive (Limited).
1,388,276	216,134	70,534	—	206,009	63,415	125,395	168,773	182.764	—	21.094	70,182	55,647	32,868	-	—	-	Provident.
330,114	108,859	397,095	21,802	25,070	—	128,509	366.981	34,132	12,731	—	16,578	21,023	3,420	—	-	—	Provident Clerks'.
60,565	20,601	56,693	—	60,813	—	50,845	50,482	11,100	—	20,011	9,848	4,747	2,317	—	Bal. fr. sale of Fire bus.	24,589	Provincial.
839,637	72,245	135,693	538,523	613,307	11,782	255,547	17,794	76,885	125,316	—	68,712	9,705	54,929	—	—	—	Prudential (Ordinary Branch) (Ld.)
201,627	34,744	101,311	—	42,040	117,459	406,937	135,174	265,550	—	900	88,229	19,304	54,700	—	—	—	Queen.
3,525	—	10,000	—	—	—	—	—	2,250	—	—	525	—	2,531	—	—	—	Refuge (Limited) (Ordinary Br.)
297,315	47,131	—	22,886	—	—	—	—	33,106	195,040	48,470	18,828	19,264	37,880	—	—	—	Reliance.
1,364,894	63,333	105,230	50,287	263,276	69,029	321,545	—	118,083	—	—	17,659	38,558	136,754	376,727	Own shares	—	Rock.
1,656,511	198.857	371,618	360,848	55.927	156,920	891,390	1,691,178	594,513	—	1,321	88,563	70,530	153,273	—	—	—	Royal.
1,510,343	68,215	712,583	448,648	236,730	—	411,260	282,728	29,261	2,220	11.319	27,325	17,680	204,229	—	—	—	Royal Exchange.
81,362	22.856	61,921	—	59,895	8,044	38,890	2,239	56,262	—	5,036	4,381	1,962	15,833	—	—	—	Sceptre (Limited).
1,316,443	212,879	30,109	—	84,148	—	72,539	629,421	549,680	21,130	—	33,478	31,058	51,737	—	—	—	Scottish Amicable.
1,836	87	—	—	21,037	—	3,500	1,140	305	—	600	1,841	258	56	—	—	—	Scottish Economic (Limited).
1,901,887	224,967	198,291	81,833	103,581	—	41,500	—	142.861	238,828	391	80,489	36,320	118,596	—	—	—	Scottish Equitable.
56,850	16,369	64,322	—	1,961	—	5,000	40,259	125,879	—	—	13,335	2,205	5,060	—	—	—	Scottish Imperial.
70,587	4,436	1,780	—	4,425	—	34,204	—	10,857	11,154	2,285	6,963	897	16,600	—	—	—	Scottish Life (Limited).
68,351	2,517	3,286	—	—	—	2,000	9,453	15,793	—	394	7,215	686	6,796	—	—	—	Scottish Metropolitan.
4,631,760	413,365	121,448	—	—	—	250,142	386,176	226,056	53,300	34,259	103,478	62,828	329,703	—	—	—	Scottish Provident.

ORDINARY LIFE COMPANIES—*continued.*

NAME.	LIABILITIES.									
	Capital Monies.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscellaneous.	
	£.	£.	£.	£.	£.	£.	£.	£.	£.	
Scottish Provincial	72,000	1,542,069	76,653	—	20,000	23,379	36,025	5,696	—	—
Scottish Temperance (Limited)	25,000	39,764		—	—	—	670	413	3,936	Accident and Genl. Ac.
Scottish Union and National	300,000	2,882,229	115,345	—	146,101	58,700	85,962	[illegible]	910	Security deposits
Scottish Widows' Fund		9,929,644	—	—	—	—	152,332	27,491	53,493	Invest. & Exch. Fund
Sovereign	74,605	431,255	—	—	—	—	67,511	2,476	3,000	Temporary Loan
Standard	120,000	6,632,122	—	—	—	—	187,138	[illegible]	10,000	Guarantee Fund
Star	5,000	2,788,351	—	—	—	—	22,750	—	—	—
Sun Life	389,552	1,868,478	—	—	—	—	29,524	4,851	—	—
Union	30,000	1,257,465	785,539	—	*See* Fire Fund	[illegible]	[illegible]	[illegible]	9,502	Mortgage Reserve
United Kent Life (Limited)	139,257	381,523	—	—	—	—	[illegible]	[illegible]	—	—
United Kingdom Temperance & Genl.	—	4,411,908	—	—	—	—	[illegible]	[illegible]	14,749	Deposits
Universal	67,908	1,024,328	—	—	—	—	[illegible]	[illegible]	10,000	Exchange Fund
University	29,900	904,977	—	—	—	—	34,923	2,462	—	—
Victoria (Limited)	—	16,429	—	—	—	—	—	—	2,887 689	Health Assurance Fd. Invest. Contincy. Fd.
Wesleyan and General	—	121,577	—	—	—	—	—	—	[illegible]	Sickness Fund
Western Counties and London	—	67,501	—	—	—	—	[illegible]	—	—	—
Westminster and General	31,051	473,670		—	—	—	24,532	925	582	Loans Reserve
West of England	210,000	558,687	58,000	—	—	5,558	17,766	11,440	13,746	Investment Reserve
Whittington	22,932	169,525	—	—	—	—	2,893	424	—	—
Yorkshire	50,000	587,575	245,000	—	—	5,742	12,487	474	—	—
£.	11,343,331	154,942,559	9,627,494	588,169	3,625,646	2,603,110	3,277,869	442,007	2,393,112	—

INDUSTRIAL COMPANIES.

British Legal (Limited)	2,589	78,069	—	—	—	—	—	17	—	—
British Workman's (Limited)	5,406	106,717	—	—	—	—	—	—	—	—
Industrial of Great Britain (Limited)	15,707	2,066	—	—	—	—	—	405	5,570	Guarantee Account
Leicester (Limited)	1,443	3	—	—	—	—	—	39	95	Loans
London and Manchester (Limited)	5,018	27,576	—	—	—	—	—	—	760	Sickness Account
Pearl (Limited)	3,092	207,092	—	—	—	—	—	100	244	Sickness Fund
Prudential (Ld.) (Industrial Branch)	200,000	6,272,560	—	—	—	—	9,372	—	—	—
Refuge (Limited) (Indl. Branch)	50,000	163,601	—	—	—	—	—	—	—	—
United Brothers (Limited)	4,128	—	—	—	—	—	38	427	—	—
United Kingdom (Limited)	1,483	20,402	—	—	—	—	450	105	—	—
Yorkshire Provident (Limited)	2,050	433	—	—	—	—	—	19	—	—
£.	290,916	6,878,519	—	—	—	—	9,860	1,112	6,669	—

ORDINARY LIFE COMPANIES—*continued.*

ASSETS.

Mortgages.	Loans on Policies.	Loans on Rates (and Rent Charges).	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances, and Outstanding Premiums.	Outstanding Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.	———	Deficiencies, Preliminary Expenses, &c.	NAME.
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		£.	
232,758	108,213	13,467	—	226,424	—	285.582	546,843	62,323	11,146	—	54,034	21,113	213,919	—	—	—	Scottish Provincial.
19,895	271	—	--	19,879	1,021	—	—	1.321	737	1,589	8,165	355	16,550	—	—	—	Scottish Temperance (Limited)
2,010,496	103,668	194,553	57,239	95,842	11,269	61,030	214,254	205,805	67,739	250	95,712	33,023	458,885	1,835	Own stock -	--	Scottish Union and National.
7,747,136	781,082	380,530	—	277,485	—	112,277	—	207,798	—	—	254,030	110,550	292,072	—	—	—	Scottish Widows' Fund.
42,591	16,644	36,482	37,809	4,265	—	40.335	–	330,949	1,435	2,128	4,235	5,741	27,695	28,538	Own shares deducted from Cap.	—	Sovereign.
4,469,546	357,242	371,418	39,779	394,024	5,442	158,480	31.135	359,637	4,876	56.378	273.425	75,356	392,960	615	Own shares -	—	Standard.
722,248	183.486	190,524	8,518	560,215	—	49,595	661,183	68,946	—	232,760	81,745	45,835	11,046	—	—	—	Star.
379,834	66,638	190,321	—	184,677	63,035	954,414	188,268	146,070	3,742	—	37,947	34,252	43,207	—	—	—	Sun Life.
1,082,723	61,662	18,430	85,934	249,115	10,755	208,875	268,333	67,527	—	—	26,104	24,645	20,430	25,787	Own shares -	—	Union.
436,461	15,813	30,385	12,945	—	—	—	—	20,001	—	—	54	6,819	7,909	—	—	—	United Kent Life (Limited).
1,098,759	373,376	836.557	--	149,744	—	259,935	280,995	1.355,198	—	—	977	49,699	57.471	—	—	—	United Kingdom Temperance & Genl.
278,969	32,160	121.031	—	476,365	—	83,389	46,950	20,225	16,106	—	3,509	15,516	31,005	—	—	–	Universal.
436,739	48,342	25,938	45,809	—.	—	—	325,481	27,136	7,534	29,904	4,254	10,635	10,490	—	—	—	University.
8,250	1,202	—	—	26,773	485	5,317	1,275	3,440	—	—	244	59	2,960	—	—	—	Victoria (Limited).
122,987	12,316	—	—	—	—	—	—	17,204	405	—	29,499	5,028	17,474	—	—	–	Wesleyan and General.
36,363	2,828	—	—	12,564	—	4,091	—	2,200	1,050	—	321	449	7,960	—	—	—	Western Counties and London.
53,400	31,181	1,800	47,037	52.044	—	172,183	105,098	3,908	30,590	2,256	9,863	7,865	13,535	—	—	—	Westminster and General.
444,993	34,423	363,622	49,000	54,115	3,989	71,540	59,611	16,155	—	7,283	18,232	18,088	33,946	—	—	—	West of England.
36,005	24,121	3,847	—	28,562	—	—	19,523	29,727	11,983	9,607	13,001	2,300	17,098	—	—	—	Whittington.
389,538	12,179	225,318	24,394	36,031	—	128	129	40,441	9,944	—	31,671	1,248	130,257	—	—	—	Yorkshire.
78,078,045	8.804.757	21,701,631	5,526,669	12,527,740	3,588,248	16,809,493	12,470,045	11,830,769	3,268.031	1,208,959	3,888,996	1,836,215	6,479,706	538,219	—	285,777	

INDUSTRIAL COMPANIES.

Mortgages.	Loans on Policies.	Loans on Rates (and Rent Charges).	British Government Securities.	Indian and Colonial Government Securities.	Foreign Government Securities.	Debentures.	Shares.	Land and House Property, and Ground Rents.	Life Interests and Reversions.	Personal Security.	Agents' Balances, and Outstanding Premiums.	Outstanding Interest.	Cash, Deposits, Stamps, &c.	Miscellaneous.	———	Deficiencies, Preliminary Expenses, &c.	NAME.
25,020	—	36,975	2,989	—	—	—	–	9,135	—	—	4,267	499	1,790	—	—	-	British Legal (Limited).
32,449	10,345	—	—	—	—	5,860	14,650	11,923	—	1,833	26,396	1.160	7,507	—	—	—	British Workman's (Limited).
—	—	—	—	—	—	—	—	200	—	—	1,640	—	4,802	—	—	17,106	Industrial of Great Britain (Limited).
—	–	—	—	—	—	—	—	—	—	—	37	—	3	—	—	1,540	Leicester (Limited).
600	—	12,583	3,031	—	—	—	—	586	—	2,571	9,268	115	3,796	—	—	804	London and Manchester (Limited).
58,700	202	17,339	—	68,496	—	3,711	—	30,810	—	2,481	20,007	2,022	6,760	—	--	—	Pearl (Limited).
14,160	—	1,730,154	693.848	—	—	1,317,808	—	2,402,139	—	705	232,732	64,453	25,933	-	—	—	Prudential (Ld.) (Industrial Branch).
16,000	–	119,805	—	—	—	—	—	26,643	—	2,682	29,020	—	19,451	—	—	—	Refuge (Limited) (Indl. Branch).
—	—	—	—	—	—	—	–	178	—	—	391	—	76	—	—	3,948	United Brothers (Limited).
5,866	—	—	—	—	—	—	—	6,569	—	1,937	6,299	72	1,217	—	—	480	United Kingdom (Limited).
—	—	303	—	—	—	—	—	161	—	—	444	—	1,504	—	—	90	Yorkshire Provident (Limited).
152,795	10,547	1,917,159	699,868	68,496	—	1,327,379	14,650	2,488,344	—	12,209	330,501	68,321	72,839	—	—	23,968	

THE LIFE COMPANIES OF THE UNITED KINGDOM.

SUMMARY OF THE LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS.

INCOME.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.
Balance at the beginning of the Year	155,208,202	6,202,470	161,410,672
Adjustments: for two Ordinary (54,342 l. and 500 l.) and two Industrial (Deficiencies of 240 l. and 3,514 l.) Returns discontinued, and for a Balance (10,204 l.) transferred from the Industrial to the Ordinary Branch	— 44,638	— 6,450	— 51,088
	155,163,564	6,196,020	161,359,584
Premiums	13,928,001	4,360,438	18,288,439
Consideration for Annuities	1,107,787	175	1,107,962
Interest and Dividends (less Tax)	6,325,678	219,419	6,545,097
Increase in value of Investments	239,580	- -	239,580
Fines, Fees, &c.	8,100	297	8,397
Capital paid-up	9,782	3,532	13,314
Customs Timber Measuring, &c.	2,548	- -	2,548
Donations (Itinerant Methodists)	3,135	-	3,135
Transfers from other Accounts	18,979	- -	18,979
Miscellaneous	1,229	- -	1,229
£.	176,808,383	10,779,881	187,588,264

OUTGO.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.
Claims	11,001,581	1,663,661	12,665,242
Cash Bonuses and Reduction of Premiums	1,063,444	46	1,063,490
Annuities	743,326	56	743,382
Surrenders	888,728	9,495	898,223
Commission	709,247	1,179,055	1,888,302
Expenses of Management	1,424,505	704,241	2,128,746
Bad Debts	1,315	576	1,891
Decrease in value of Investments	68,252	191	68,443
Interest on Capital and Dividends, and Bonuses to Shareholders	601,815	54,448	656,263
Transfers to other Accounts	40,897	243	41,140
Capital repaid (Argus)	84,000	- -	84,000
Miscellaneous (including Defalcations, 3,350 l.)	8,668	- -	8,668
Balance* at the end of the Year	160,172,605	7,167,869	167,340,474
£.	176,808,383	10,779,881	187,588,264

* This Balance includes the whole of the Life and Annuity Funds (161,821,078 l.), and, in addition, the Capital of Companies whose business is limited to Life Assurance only.

SUMMARY OF THE BALANCE SHEETS.

LIABILITIES.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.
Paid-up Capital (including sundry Shareholders' Balances)	11,343,334	290,916	11,634,250
Life and Annuity Funds	154,942,559	6,878,519	161,821,078
Fire Funds of Companies transacting Life Business	9,627,494	- -	9,627,494
Marine Funds of Companies transacting Life Business	588,169	- -	588,169
Reserve Funds	3,625,646	- -	3,625,646
Other Funds	628,854	6,574	635,428
Profit and Loss Balances	2,603,110	- -	2,603,110
Depreciation and Investment Balances	567,146	- -	567,146
Globe Annuitants (Liverpool and London)	1,102,800	- -	1,102,800
Outstanding Claims	3,277,869	9,860	3,287,729
Outstanding Accounts	442,007	1,112	443,119
Temporary Loans	81,750	95	81,845
Sundries	12,562	- -	12,562
£.	188,843,300	7,187,076	196,030,376

ASSETS.	Ordinary Companies.	Industrial Companies.	TOTAL.
	£.	£.	£.
Mortgages	78,078,045	152,795	78,230,840
Loans on Policies	8,804,757	10,547	8,815,304
Ditto Rates (and Rent-charges)	21,701,631	1,917,159	23,618,790
British Government Securities	5,526,669	699,868	6,226,537
Indian and Colonial Government Securities	12,527,740	68,496	12,596,236
Foreign Government Securities	3,588,248	- -	3,588,248
Debentures	16,809,493	1,327,379	18,136,872
Shares and Stocks	12,470,045	14,650	12,484,695
Companies' own Shares	461,133	- -	461,133
Land and House Property and Ground Rents	11,830,769	2,488,344	14,319,113
Life Interests and Reversions	3,268,031	- -	3,268,031
Loans on Personal Security	1,208,959	12,209	1,221,168
Agents' Balances and Outstanding Premiums	3,888,996	330,501	4,219,497
Outstanding Interest	1,836,215	68,321	1,904,536
Cash, Deposits, Stamps, &c.	6,479,706	72,839	6,552,545
Customs Timber Measuring Balances, &c.	2,086	- -	2,086
Book-Room Grant (Itinerant Methodists)	75,000	- -	75,000
Deficiencies, Preliminary Expenses, &c.	285,777	23,968	309,745
£.	188,843,300	7,187,076	196,030,376

INCREASE (+) or DECREASE (—) in the Chief Items of this Year's SUMMARY, compared with the corresponding Items for the previous Year.

	Ordinary Companies.	Industrial Companies.
INCOME.	£.	£.
Premiums	+ 341,676	+ 351,526
Consideration for Annuities	+ 295,127	— 200
Interest and Dividends (less Tax)	+ 155,507	+ 22,990
Net Increase in Value of Investments	+ 62,430	— 90
OUTGO.		
Claims	— 709,114	+ 75,487
Annuities	+ 38,337	+ 29
Surrenders	+ 17,765	+ 1,102
Commission	+ 37,272	+ 76,948
Expenses of Management	+ 48,092	+ 35,582
LIABILITIES.		
Paid-up Capital (including sundry Shareholders' Balances)	— 114,572	— 4,005
Life and Annuity Funds	+ 5,027,282	+ 959,680
ASSETS.		
Mortgages (including Loans on Rates* and Rent-charges)	+ 303,312	+ 222,070
Life Interests and Reversions	+ 9,406	— 19,262
Loans on Policies	+ 175,669	+ 2,595
British Government Securities	+ 185,472	+ 7,300
Indian and Colonial Government Securities*	+ 613,825	+ 41,322
Foreign Government Securities*	— 104,275	—
Debentures	+ 1,947,272	+ 416,615
Shares and Stocks	+ 429,506	+ 1,950
Companies' own Shares	— 104,322	—
Land and House Property and Ground Rents	+ 624,223	+ 316,403
Loans on Personal Security	— 28,121	— 1,338

* One of the Companies states that 124,927 *l.*, described last year as Colonial Municipal Securities, and 15,713 *l.*, described as Foreign Municipal Securities, should have been described respectively as Colonial and Foreign Provincial Securities.

Number of Companies.

The total number of Companies appearing in the above Summary is **104**, of which **93** have been classed as Ordinary, **9** as Industrial, and **2** appear in both Classes, the Returns of these Companies showing the Ordinary and Industrial business separately.

During the year five names have been removed from the Official List of Companies, viz., the

Liverpool, Manchester, and Birmingham Industrial (Limited);
London Annuity;
Monthly (Limited);
Preserver;

which have all ceased business; and the

Royal Farmers' and General, the business of which has been transferred.

And one new name has been added, viz., the

National Pension Fund for Nurses.

SUMMARY OF THE ASSURANCES IN FORCE,

As shown by the last Returns of the Companies.

ORDINARY BUSINESS.

	With Profits.		Without Profits.		Total.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life	670,142	340,194,086	79,819	54,989,920	749,961	395,184,006	18,187,391	376,996,615
Limited Number of Premiums	25,529	14,432,536	4,276	1,972,068	29,805	16,404,604	562,594	15,842,010
	695,671	354,626,622	84,095	56,961,988	779,766	411,588,610	18,749,985	392,838,625
Endowments	2,808	512,068	5,874	929,154	8,682	1,441,222	4,035	1,437,187
Endowment Assurances	129,661	27,422,363	25,643	7,329,332	155,304	34,751,695	444,115	34,307,580
Joint Lives	7,801	2,111,639	2,026	935,712	9,827	3,047,351	320,741	2,726,610
Last Survivor	1,258	997,726	1,189	1,126,122	2,447	2,123,848	152,291	1,971,557
Contingent	54	61,464	2,800	4,737,116	2,854	4,798,580	1,066,409	3,732,171
Issue	5	6,150	667	2,826,602	672	2,832,752	784,999	2,047,753
Miscellaneous	291	123,512	3,679	4,151,448	3,970	4,274,960	900,177	3,374,783
£.	837,549	385,861,544	125,973	78,997,474	963,522	464,859,018	22,422,752	442,436,266
ANNUITIES.						Per Annum.		
Immediate	–	—	–	—	16,555	737,920	3,889	734,031
Deferred	–	—	–	—	4,453	138,731	1,760	136,971
£.	–	—	–	—	21,008	876,651	5,649	871,002

INDUSTRIAL BUSINESS.

(Sickness and Friendly Society Contracts not included.)

	With Profits.		Without Profits.		Total.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life	–	—	–	—	9,215,992	83,005,078	—	83,005,078
Limited Number of Premiums	–	—	–	—	3	7	—	7
					9,215,995	83,005,085	—	83,005,085
Endowments	–	—	–	—	25,864	348,006		348,006
Endowment Assurances	–	—	–	—	70,650	1,099,562	—	1,099,562
Joint Lives	–	—	–	—	100,482	1,467,986	—	1,467,986
£.	–	—	–	—	9,412,991	85,920,639	—	85,920,639
ANNUITIES.						Per Annum.		
Immediate	–	—	–	—	1	15	—	15

The above figures are based on returns deposited, for the most part, during the past five years, and are, therefore, merely an approximation to the amount of contracts in force at the present time. In the case of six Companies, viz., the Co-operative, Customs' Fund, Industrial of Great Britain, Northern, Provincial, and Royal, the amount of business at a more recent date has been included.

THE CONTAGIOUS DISEASES (ANIMALS) ACTS, 1878 to 1886.

RETURN

IN PURSUANCE OF

THE PROVISIONS OF THE 59TH SECTION

OF THE

CONTAGIOUS DISEASES (ANIMALS) ACT, 1878,

FOR THE

YEAR ENDED THE 31ST DECEMBER, 1889,

AS REGARDS IRELAND.

Presented to both Houses of Parliament by Command of Her Majesty.

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1890.

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RETURN.

PLEURO-PNEUMONIA.

Table showing the number of cattle slaughtered under the Pleuro-pneumonia Slaughter (Ireland) Order of 1888,* and the cost of carrying out its provisions, during the years 1888 and 1889 respectively:—

—	Period from 9th March, 1888, to 31st December, 1888.				Year 1889.			
Union.	Number of Cattle Slaughtered.	Cost of carrying out Order in Union after deducting proceeds of sale of Carcases.			Number of Cattle Slaughtered.	Cost of carrying out Order in Union after deducting proceeds of sale of Carcases.		
		£	s.	d.		£	s.	d.
North Dublin, .	833	6,011	4	5	482	3,240	16	10
South Dublin, .	1,422	8,599	9	5	471	3,502	10	11
Drogheda, . .	13	129	8	5	—	—		
Ardee, . . .	11	96	10	0	29	247	1	6
Balrothery, . .	45	140	0	6	70	283	1	1
Baltinglass, . .	7	71	8	4	—	—		
Dunshaughlin, .	57	211	4	9	34	153	1	0
Edenderry, . .	—	—			19	164	0	10
Navan, . . .	21	166	17	6	11	63	13	8
Rathdown, . .	229	1,354	4	11	42	665	16	6
Tullamore, . .	—	—			7	75	3	6
Total, . .	2,638	16,780	8	3	1,165	8,395	5	10

More detailed particulars as to the expenditure under the Order for the past year are given at page 71.

The Returns show a further decrease of pleuro-pneumonia in the year 1889, as compared with former years.

The figures for the last three years are:—

Year.	No. of Outbreaks.	No. of Cattle attacked.
1887, ...	240	819
1888, ...	181	522
1889, ...	108	184
Decrease in 1889, as compared with 1888, .	73	338

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* See page 61.

DUBLIN DISTRICT.

Summary of regulations in force since February, 1889, *in regard to Cattle in Dublin District*:—

Defined Districts.—So much of the North and South Dublin Unions as is comprised within the Dublin Metropolitan Police District (except the Metropolitan Market), and also a small part of the Royal Irish Constabulary District in North Dublin Union, have been scheduled by Order in Council as "Defined Districts."

These districts include the dairy-yards and cow-sheds of the city and its environs.

Restrictions on Cattle in Defined Districts.—Cattle in these districts are not allowed—

(1.) To be exported to Great Britain.

(2.) To be exposed for sale in the Metropolitan Market, on the ordinary market day, when cattle from country districts in Ireland are exposed therein.

Branding.—The cattle in the defined districts are required to be branded on the right horn and the right fore-hoof with the marks—

N ⋀ in the Northern district.

S ⋀ in the Southern district.

The Police and the Inspectors of the Veterinary Department see that these requirements are carried out.

Sale and Movement.—Fat cattle in the Defined Districts may be exposed in the Market on a different day from the ordinary market day and sold for slaughter. Cattle may be moved from the Defined Districts for feeding or breeding purposes, with a licence granted on a veterinary certificate of health. No further movement can take place without another licence, which cannot be granted except with the consent of the Lord Lieutenant; and every addition to or diminution of the stock must be reported by the owners to the Police.

In order to prevent owners putting cattle with the cattle moved from the defined districts, it is provided that any cattle grazing with or in contact with cattle from those districts shall be treated in the same way; *i.e.*, branded on horn and hoof, and subject to the same restrictions as to movement, &c.

Metropolitan Market.—Animals brought from rural districts which are free from disease are alone allowed to be exposed in the Metropolitan Market on the ordinary market day.

Such animals can only be rested in specially licensed lairs which are frequently inspected, and are subject to stringent regulations as to cleansing and disinfection, &c.

Cattle brought to North Wall direct for Shipment.—The above restrictions do not apply to cattle from healthy rural districts which are brought direct by rail to the North Wall for shipment, as such cattle cannot come in contact with the defined districts' cattle.

Inspection of Dairy yards.—All the cattle in the dairy yards and cowsheds in the districts are regularly examined by a staff of Inspectors specially employed by the Veterinary Department for that purpose.

Slaughter.—When an outbreak of disease occurs, the cattle visibly diseased are slaughtered by order of the Inspector of the Local Authority, and all the cattle in contact with such are slaughtered under the supervision of the Inspectors of the Veterinary Department, who also see that the premises are effectually cleansed and disinfected.

Special Local Regulations.—Local Authorities in Ireland are also empowered to make regulations prohibiting the movement of cattle into their districts from other districts, and the Local Authorities of the Unions adjoining those of North and South Dublin have made regulations restricting the admission of Dublin Dairy Cattle into their districts.

Portal Inspection.—No animal can be exported from any port in Ireland without being inspected by a Government Veterinary Inspector, and certified to be free from disease.

FOOT-AND-MOUTH DISEASE.

Ireland continues to be free from this disease. No case has occurred since the year 1884.

SWINE FEVER.

There has been a considerable decrease in the number of outbreaks of swine fever reported in 1889, as compared with the previous year. The figures are—

Year.	Number of Outbreaks.	Swine Attacked.
1888, ...	392	1,315
1889, ...	273	761
Decrease, . . .	119	554

GLANDERS AND FARCY.

Eleven cases of glanders, and two of farcy were reported during the year.

ANTHRAX.

Twenty-one outbreaks of this disease were reported during the year, as compared with twenty-five in the previous year.

RABIES.

The returns show that 405 cases of rabies were reported in 1889, as compared with 561 in 1888, being a decrease of 156 cases.

Veterinary Department,
Privy Council Office,
Dublin Castle.
March, 1890.

I.—ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1886, and remaining in force, either wholly or in part.

Year.	Month.	Order.	Page.
1878.	25th September, . .	Directing that the Inspection of Animals intended for Exportation shall take place only between Sunrise and Sunset, ...	8
	15th November, . .	Forming the Poor Law Unions of Castlebar, Newport, and Westport into an United District for purposes of Inspection, ...	8
	4th December, . .	Do., do., do., Sligo, Dromore West, and Tobercurry Poor Law Unions, .	8
	5th " . .	Prescribing the method of appointment of Veterinary Inspector for United District of Sligo, Dromore West, and Tobercurry Poor Law Unions, ...	9
	31st " . .	Dublin Port—Defining a Foreign Animals Wharf, ...	9
	31st " . .	Dublin Port—Defining a Foreign Animals Quarantine Station, ...	9
1879.	21st April, . .	Forming the Poor Law Unions of Ballina, Belmullet, Killala, and Swineford into an United District for purposes of Inspection, ...	9
	26th June, . . .	Belfast Port—Defining a Foreign Animals Landing Place, ...	10
	4th July, . . .	Belfast Port—Defining a Foreign Animals Wharf, ...	10
	9th August, . .	The Dairies, Cowsheds, and Milkshops (Ireland) Order of August, 1879,* . . .	10
	1st December, . .	Dublin Port—Ordering that the Inspection of Animals intended for Exportation shall take place in a suitable yard or enclosed place, and not in any public road or thoroughfare, ...	11
1880.	31st May, . . .	The Animals (Ireland) Order, ...	12
1881.	10th October, . .	Prohibition of Importation of Animals from Spain and Portugal, ...	38
1883.	19th February, . .	Port of Dublin—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, . .	38
	28th " . .	Port of Drogheda—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, . .	39
	2nd March, . .	Ports of Belfast, Cork, Dundalk, Greenore, Larne, Londonderry, Portrush, Waterford, Wexford—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, . . .	39
	14th " . .	Port of Newry—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, . .	39
	5th April, . .	Importation of Animals (Ireland) Order of 1883, No. IV.—Prohibiting importation of Animals from France, ...	39
	5th " . .	The Foot-and-Mouth Disease Order, No. LXXXII.—Modifying the Regulations as to Movement of Animals into and out of areas infected with Foot-and-Mouth Disease, .	39
	5th " . .	Foot-and-Mouth Disease Order, No. LXXXIII.—The Markets and Fairs (Foot-and-Mouth Disease) Order of 1883, ...	40
	30th " . .	Foot-and-Mouth Disease Order, No. 146—The Movement into District (Foot-and-Mouth Disease) Order of 1883, empowering Local Authorities to make Regulations with regard to the Movement of Animals into their Districts, with a view to prevent the introduction of Foot-and-Mouth Disease, ...	41
	7th May, . .	Foot-and-Mouth Disease Order, No. 174—Empowering Local Authorities to make Regulations for the Disinfection of hides, offal, &c., of animals affected with Foot-and-Mouth Disease when slaughtered, ...	42
	25th " . .	Port of Warrenpoint—Providing for the Disinfection of Drovers, &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, .	42
	2nd August, . .	Port of Dundrum—Providing for the Disinfection of Drovers, &c., after Notice requiring such has been given by an Inspector authorized by the Lord Lieutenant, . .	42
	18th " . .	The Infected Places Marking or Branding of Animals Order of 1883—Empowering Local Authorities to make Regulations for the Marking or Branding of Animals in Infected Places, ...	42

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* Under Section 9 of the Contagious Diseases (Animals) Act, 1886, the powers vested in the Privy Council of making Orders under Section 34 of the Act of 1878 are now transferred to the Local Government Board; and it is provided therein that this Order shall be deemed to have been made by the Local Government Board.

ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1886, and remaining in force, either wholly or in part—*continued.*

Year.	Month.	Order.	Page
1883.	9th October,	Foot-and-Mouth Disease Order, No. 593—The Movement into District (Foot-and-Mouth Disease) Order of 1883, Amendment,	43
	9th „	Foot-and-Mouth Disease Order, No. 594—Providing for the Movement of Breeding Rams into places infected with Foot-and-Mouth Disease,	43
	20th December,	Port of Belfast—Defining places for Inspection of Animals intended for Exportation,	44
1884.	6th March,	Foot-and-Mouth Disease Slaughter (Ireland) Order of 1884—Empowering Local Authorities, when specially authorized by the Lord Lieutenant, to slaughter Animals affected with Foot-and-Mouth Disease, or Animals in contact with affected ones, and to pay compensation for such, also providing for the movement of the Animals to a Slaughter House,	44
	7th May,	The Dublin Metropolis Order of 1884, No. II.—Ordering that no Public Sale of Animals shall be held, and no place be used as a Lair for Animals in Dublin Metropolis unless with a licence of the Lord Lieutenant; also providing for the cleansing and disinfection of such Lairs, and of the Metropolitan Market,	45
	1st August,	Port of Wexford—Defining place for Inspection of Animals intended for Exportation,	46
	21st „	Port of Limerick— Do., do., do.,	46
	28th „	Port of Coleraine—Providing for the Disinfection of Drovers, &c., after notice requiring such has been given by an Inspector authorized by the Lord Lieutenant,	46
1885.	3rd January,	Port of Londonderry—Defining places for Inspection of Animals intended for Exportation to Great Britain,	47
	3rd „	Port of Sligo—Defining Places for Inspection of Animals intended for Exportation to Great Britain,	47
	25th February,	Pleuro-pneumonia Order, No. VII.—Providing for the movement of Diseased Cattle out of Infected Places in certain Unions, for Slaughter in Dublin,	47
	29th July,	Swine Fever (Slaughter) (Ireland) Order of 1885—Empowering Local Authorities to Slaughter and Pay Compensation for Swine affected with Swine Fever, or that have been in contact with Swine so affected,	48
	29th „	Forming the Poor Law Unions of Dungarvan and Kilmacthomas into an United District for purposes of Inspection,	48
	7th August,	Appointment of Veterinary Inspector for United District of Unions of Dungarvan and Kilmacthomas,	48
1886.	9th February,	Importation of Animals (Ireland) Order, 1886—Prohibiting importation of Animals from Great Britain, except with consent of Lord Lieutenant,	49
	11th May,	The Animals (Ireland) Amendment Order of 1886—Amending Chapter 23 of the Animals (Ireland) Order relative to the Inspection of Animals for Exportation,	49
	15th „	Port of Cork—Defining places for Inspection of Animals intended for Exportation to Great Britain,	50
	18th June,	Pleuro-pneumonia Order, No. X.—Empowering Local Authorities to make Regulations requiring Owners of Animals in Dairy-yards, Cowsheds, &c., to keep a register of the Animals, &c.,	50
	16th October,	The Rabies (Ireland) Order of 1886,	51
	16th „	The Anthrax (Ireland) Order of 1886,	54
	10th November,	Importation of Animals (Ireland) Order, 1886, No. II.—Prohibiting Importation of Animals from Norway,	56
	30th December,	The Animals (Ireland) Amendment Order of 1886, No. II.—Amending Chapter 35 of the Animals (Ireland) Order, relating to Inspectors and Officers of Local Authorities,	56
1887.	21st February,	Dublin Metropolis (Amendment) Order of 1887—Extending limit of time for cleansing and disinfection of Metropolitan Market after being used for Animals,	57
	21st „	Pleuro-pneumonia Order, No. XIII.—Regulating movement of Cattle out of places infected with Pleuro-pneumonia in North Dublin, South Dublin, and Rathdown Poor Law Unions,	57
	9th March,	Pleuro-pneumonia Order, No. XII.—The Movement into District (Pleuro-pneumonia) Order of 1887—Empowering Local Authorities to make Regulations respecting the movement of Cattle into their Districts, with a view to prevent the introduction of Pleuro-pneumonia,	58
	31st „	Port of Dundalk.—Defining a Place for Inspection of Animals intended for Exportation to Great Britain,	58
	31st „	Port of Dundrum. Do. do. do. do.	59
	31st „	Do. Greenore. Do. do. do. do.	59
	4th April,	Do. Larne. Do. do. do. do.	59
	4th „	Do. Westport. Do. do. do. do.	59
	5th „	Do. Coleraine. Do. do do. do.	59
	5th „	Do. Newry. Do. do. do. do.	60
	5th „	Do. Portrush. Do. do. do. do.	60
	29th „	Do. Ballina. Do. do. do. do	60
	29th „	Do. Drogheda, Do. do. do. do.	60

ORDERS made under the Contagious Diseases (Animals) Acts, 1878 to 1886, and remaining in force, either wholly or in part—*continued.*

Year.	Month.	Order.	Page.
1888.	2nd January,	Importation of Animals (Ireland) Order, 1888.—Prohibiting the Importation of Animals from Malta,	61
	6th March,	The Pleuro-pneumonia Slaughter (Ireland) Order of 1888, No. 61.—Requiring the Slaughter of all Cattle in the same place or herd, or otherwise in contact with Cattle affected with Pleuro-pneumonia,	61
	6th April,	Pleuro-pneumonia Order, No. 62.—Empowering an Inspector of the Privy Council to execute and enforce the Pleuro-pneumonia Slaughter (Ireland) Order of 1888, in respect of the North Dublin Union,	62
	6th „	Pleuro-pneumonia Order, No. 63.—Empowering an Inspector of the Privy Council to execute and enforce the Pleuro-pneumonia Slaughter (Ireland) Order of 1888, in respect of the South Dublin Union,	63
	30th „	Pleuro-pneumonia Order, No. 68.—Empowering an Inspector of the Privy Council to execute and enforce the Pleuro-pneumonia Slaughter (Ireland) Order of 1888, in respect of the Drogheda Union,	64
	18th May,	Importation of Animals (Ireland) Order, 1888, No. II.—Prohibiting the Importation of Animals from Belgium,	65
	18th „	Importation of Animals (Ireland) Order, 1888, No. III.—Prohibiting the Importation of Animals from the Port of Flushing in the Netherlands,	65
	30th October,	Port of Waterford.—Defining Places for Inspection of Animals intended for Exportation to Great Britain,	65
1889.	4th February,	Pleuro-pneumonia, Order No. 77.—Providing for the Branding of Cattle in certain defined districts in North and South Dublin Unions, and prohibiting their Exportation to Great Britain, and their exposure in the Metropolitan Market on the ordinary Market-day, &c., &c.,	66
	29th April,	Importation of Animals (Ireland) Order, 1889.—Prohibiting the Importation of Animals from the German Empire,	68

PORT OF*——

The Lords Justices, under the powers vested in them by the 7th section of the Portal Inspection (Ireland) Order, 1878, do hereby order and direct that the inspection of animals intended for exportation shall take place at the above-mentioned port only between the hours of sunrise and sunset.

By their Excellencies' command,

HENRY ROBINSON.

Dublin Castle, 25th day of September, 1878.

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 25th day of November, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

Castlebar Poor Law Union,
Newport Poor Law Union,
Westport Poor Law Union,

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shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle, this 15th day of November, 1878.

J. T. BALL, *C.*
JAMES LOWTHER.
J. D. FITZGERALD.
J. A. LAWSON.
M. MORRIS.
HENRY ORMSBY.
EDWARD GIBSON.

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 12th day of December, 1878.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions as hereinafter mentioned, that is to say:—

Sligo Poor Law Union,
Dromore West Poor Law Union,
Tobercurry Poor Law Union,

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*An order in this form was sent to every Port in Ireland where animals intended for exportation are inspected.

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle, this 4th day of December, 1878.

J. T. Ball, *C.*	H. Law.
Hedges Eyre Chatterton.	R. Deasy.
J. Michel, *G.*	James Lowther.
Edward Gibson.	

By the Lord Lieutenant of Ireland.

MARLBOROUGH.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 4th day of December, 1878, the several Poor Law Unions hereinafter mentioned, that is to say,

Sligo Poor Law Union,
Tobercurry Poor Law Union,
Dromore West Poor Law Union,

have been united into a district for the purposes of inspection under the said Act:

Now, therefore, We, the Lord Lieutenant-General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us by and under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us thereto, do hereby order and direct that the Local Authorities of the said several Unions shall appoint and keep appointed a Veterinary Inspector for the said united district, and that for the purpose of making such appointment, each of the said Local Authorities shall nominate three of its members and that the members of the said several Local Authorities so nominated shall form a joint committee, of which committee seven members shall form a quorum; and the said Veterinary Inspector shall be appointed by the majority of the members of such committee present, at a meeting to be called for the purpose of making such appointment.

And We hereby further order and direct that the said Inspector shall, in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which, under the said Act, or under the Officers of Local Authorities (Ireland) Order of 1878, might or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £100 per annum and his cost of travelling, and the several Unions included in the said united District shall contribute towards the payment of the said salary in proportion to the net annual valuations thereof respectively, and that the said cost of travelling shall be paid by the Union for which the duty in respect of which such cost shall be incurred shall have been performed.

Dated at Dublin Castle, this 5th day of December, 1878.

By His Grace's command,

Henry Robinson.

By the Lord Lieutenant-General and General Governor of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act conferred on the Privy Council as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Dublin as a Foreign Animals Wharf:—

All that quay on the north side of the river Liffey, between the drawbridge entrance into George's (Custom House) Dock and the south-west corner of the Queen's Timber Yard, and also the several landing-places surrounding the said George's Dock.

This Order shall take effect from and immediately after the 31st day of December, 1878.

Given at Her Majesty's Castle at Dublin, this 31st day of December, 1878.

By His Grace's command,

Henry Robinson.

By the Lord Lieutenant-General and General Governor of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act conferred on the Privy Council as regards the making of orders and the doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Dublin as a Foreign Animals Quarantine Station:—

All that space or place situate near the Custom House of Dublin, and within the Dock walls thereof, called and known as "The Sallyfield," or "The Sallies-field."

This order shall take effect from and immediately after the 31st day of December, 1878.

Given at Her Majesty's Castle at Dublin, this 31st day of December, 1878.

By His Grace's command,

Henry Robinson.

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

1. This Order shall take effect from and immediately after the 22nd day of April, 1879.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say:—

The Poor Law Union of Ballina,
The Poor Law Union of Belmullet,
The Poor Law Union of Killala, and
The Poor Law Union of Swineford,

shall be, and the same are hereby united into a District for the purposes of inspection, under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 21st day of April, 1879.

J. T. Ball, *C.* J. D. Fitzgerald.
Headfort. Henry Ormsby. Waterford.
Gerald Fitzgibbon, Jr. Edward Gibson.
C. R. Barry. M. Morris. Leinster.

By the Lords Justices-General and General Governors of Ireland.

J. T. BALL, C.

WE, the Lords Justices-General and General Governors of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act, conferred on the Privy Council, as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby approve of the following part of the port of Belfast as a place of landing for Foreign Animals under Part IV. of "The Foreign Animals (Ireland) Order":—

The north and west quays of Spencer Dock.

This Order shall take effect from and immediately after the 1st day of July, 1879.

Given at Her Majesty's Castle at Dublin,
this 26th day of June, 1879.

By Their Excellencies' command,

T. H. Burke.

By the Lords Justices-General and General Governors of Ireland.

J. T. BALL, C.

WE, the Lords Justices-General and General Governors of Ireland, in pursuance of the provisions of the Contagious Diseases (Animals) Act, 1878, which empower Us to exercise the powers by the said Act conferred on the Privy Council, as regards the making of orders and doing of acts affecting only particular ports, towns, districts, or places, and by virtue of the powers in Us vested by the said Act, and of every other power enabling Us in this behalf, do hereby define the following part of the Port of Belfast as a Foreign Animals Wharf:—

All the north and west quays of Spencer and Dufferin Docks, extending a distance of two thousand feet, and all the space of ground on the north side of the timber pond adjoining the Spencer Dock on the north side, and extending a distance of four hundred and fifty feet in length and one hundred feet in breadth.

This Order shall take effect from and immediately after the 9th day of July, 1879.

Given at Her Majesty's Castle at Dublin,
this 4th day of July, 1879.

By Their Excellencies' command,

T. H. Burke.

THE DAIRIES, COW-SHEDS, AND MILK-SHOPS (IRELAND) ORDER OF AUGUST, 1879 (*a*).

By the Lord Lieutenant and Privy Council of Ireland.

MARLBOROUGH.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Preliminary.

1. This Order may be cited as "The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of August, 1879."

2. This Order extends to Ireland only.

3. In this Order words have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

Revocation of former Orders.

4. The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, and the Dairies, Cow-sheds, and Milk-shops Amendment (Ireland) Order of 1879, are hereby from the making of this Order revoked: but nothing herein shall invalidate or make unlawful anything done under those Orders, or either of them, before the making of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, those Orders, or either of them.

Construction and Water-Supply of New Dairies and Cow-Sheds.

5. (1.) It shall not be lawful for any person following the trade of cow-keeper or dairyman to begin to occupy as a dairy or cow-shed any building not so occupied at the making of this Order, unless and until he first makes provision, to the reasonable satisfaction of the Local Authority, for the lighting, and the ventilation, including air-space, and the cleansing, drainage, and water-supply of the same, while occupied as a dairy or cow-shed.

(2.) It shall not be lawful for any such person to begin so to occupy any such building without first giving one month's notice in writing to the Local Authority of his intention so to do.

Sanitary State of all Dairies and Cow-Sheds.

6. It shall not be lawful for any person following the trade of cow-keeper or dairyman to occupy as a

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(*a*.) Under Section 9 of the Contagious Diseases (Animals) Act, 1886, the powers vested in the Privy Council of making Orders under Section 34 of the Act of 1878 are now transferred to the Local Government Board; and it is provided therein that this Order shall be deemed to have been made by the Local Government Board.

dairy or cow-shed any building, whether so occupied at the making of this Order or not, if and as long as the lighting, and the ventilation, including air-space, and the cleansing, drainage, and water-supply thereof are not such as are necessary or proper—

(*a.*) For the health and good condition of the cattle therein; and

(*b.*) For the cleanliness of milk-vessels used therein for containing milk for sale; and

(*c.*) For the protection of the milk therein against infection and contamination.

Cleansing of Dairies, Cow-Sheds, Milk-Stores, Milk-Shops, and Milk-Vessels.

7. A Local Authority may, from time to time, make regulations for prescribing and regulating the cleansing of dairies and cow-sheds, in the occupation of persons following the trade of cow-keepers or dairymen, and the cleansing of milk-stores, milk-shops, and milk-vessels, used for containing milk for sale by such persons.

Contamination of Milk.

8. If at any time disease exists among the cattle in a dairy or cow-shed, or other building or place, the milk of a diseased cow therein—

(*a.*) Shall not be mixed with other milk; and

(*b.*) Shall not be sold or used for human food; and

(*c.*) Shall not be sold or used for food of swine, or other animals unless and until it has been boiled.

9. It shall not be lawful for any person following the trade of cow-keeper or dairyman, or purveyor of milk, or being the occupier of a milk-store or milk-shop—

(1.) To allow any person suffering from a dangerous infectious disorder, or having recently been in contact with a person so suffering, to milk cows, or to handle vessels used for containing milk for sale, or in any way to take part or assist in the conduct of the trade or business of the cow-keeper or dairyman, purveyor of milk, or occupier of a milk-store, or milk-shop, as far as regards the production, distribution, or storage of milk; or

(2.) If himself so suffering, or having recently been in contact as aforesaid, to milk cows, or handle vessels used for containing milk for sale, or in any way take part in the conduct of his trade or business, as far as regards the production, distribution, or storage of milk—

until in each case all danger therefrom of the communication of infection to the milk, or of its contamination, has ceased.

10. It shall not be lawful for any person following the trade of cow-keeper or dairyman or purveyor of milk, or being the occupier of a milk-store or milk-shop, to use a milk-store or milk-shop in his occupation, or permit the same to be used for any purpose incompatible with the proper preservation of the cleanliness of the milk-store or milk-shop, and of the milk-vessels and milk therein, or in any manner likely to cause contamination of the milk therein.

Keeping of Swine.

11. It shall not be lawful for any person following the trade of cow-keeper or dairyman or purveyor of milk to keep any swine in any cow-shed or other building used by him for keeping cows, or in any milk-store or other place used by him for keeping milk for sale.

Registration of Dairymen and others.

12.—(1.) Every Local Authority shall keep a register of persons from time to time carrying on in the district of the Local Authority the trade of cow-keepers, dairymen, or purveyors of milk, and shall from time to time revise and correct the register.

(2.) The Local Authority shall from time to time give public notice by advertisement in a newspaper circulating in their district, and, if they think fit, by placards, handbills, or otherwise, of registration being required, and of the mode of registration.

(3.) It shall not be lawful for any person to carry on in the district of any Local Authority the trade of cow-keeper, dairyman, or purveyor of milk unless he is registered as such therein.

(4.) A person who carries on the trade of cow-keeper or dairyman for the purpose only of making and selling butter or cheese, or both, and who does not carry on the trade of purveyor of milk, shall not, for the purposes of registration be deemed to be a person carrying on the trade of cow-keeper or dairyman, and need not be registered.

(5.) A person who sells milk of his own cows in small quantities to his workmen or neighbours for their accommodation, shall not, for the purposes of registration, be deemed, by reason only of such selling, to be a person carrying on the trade of cow-keeper, dairyman, or purveyor of milk, and need not, by reason thereof, be registered.

Acts of Local Authorities.

13.—(1.) All orders and regulations made by a Local Authority under The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, and in force at the making of this Order, shall, as far as the same are not varied by or inconsistent with this Order, remain in force until altered or revoked by the Local Authority.

(2.) Forms of registers and other forms which have been before the making of this Order prepared for use by a Local Authority under The Dairies, Cow-sheds, and Milk-shops (Ireland) Order of 1879, may be used, as far as they are suitable, for the purposes of this Order.

Given at the Council Chamber, Dublin Castle,
the 9th day of August, 1879.

J. T. Ball, *C.* R. Deasy.

Henry Ormsby.

Port of Dublin.

MARLBOROUGH.

The Lord Lieutenant, pursuant to the power conferred upon him by an Order in Council, dated the 18th day of September, 1878, and made under the provisions of the Contagious Diseases (Animals) Act, 1878, and entitled the Portal Inspection (Ireland) Order of 1878, hereby directs that the inspections of animals intended for exportation from the Port of Dublin, under the provisions of the said Order shall be made either in a suitable yard or other enclosed place to be provided by any person interested in the exportation of the said animals, or in the premises known as 14, Pitt-street, in the city of Dublin; and that no such inspections shall be made in any public road or other public thoroughfare.

Dated the 1st day of December, 1879.

By His Grace's command,

T. H. Burke.

THE ANIMALS (IRELAND) ORDER.

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THE ANIMALS (IRELAND) ORDER.

By the Lord Lieutenant and Privy Council of Ireland.

COWPER.

WE, the Lord Lieutenant-General and General Governor of Ireland by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under The Contagious Diseases (Animals) Act, 1878, and of every other power enabling Us in this behalf, do order, and it is hereby ordered, as follows:—

PART I.

Preliminary.

Short Title.

1. This Order may be cited as the Animals (Ireland) Order.

Parts.

2. This order is divided into parts as follows:

PART I.—Preliminary.
PART II.—Disease.
PART III.—Disinfection.
PART IV.—Transit.
PART V.—Foreign.
PART VI.—General.

Extent.

3. This Order extends to Ireland only.

Commencement.

4. This Order shall take effect from and immediately after the First day of June, one thousand eight hundred and eighty.

Interpretation.

5. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878:

Customs means Her Majesty's Customs:

Disease includes, with the diseases specified in the Act of 1878, glanders, farcy, and swine-fever:

Carcase includes, in addition to its meaning as defined in the Act of 1878, the carcase of a horse, ass, or mule, and part of such a carcase, and the flesh, bones, skin, hoofs, or other part of a horse, ass, or mule, separately or otherwise, or any portion thereof:

Licensing officer means any person authorized to act as such by the Lord Lieutenant:

Master includes a person having the charge or command of a vessel:

Railway pen means a stationary pen or other place being in, about, near, or on a station, building, or land of a railway company, and used or intended to be used by or by permission of a railway company, or otherwise, for the reception or keeping of animals before, after, or in course of their transit by railway:

Van means a vehicle constructed for moving animals by road, or by rail:

Part, Chapter, Article means Part, Chapter, Article of this Order;

Schedule means Schedule to this Order:

Other terms, unless it is otherwise expressed, have the same meaning and scope as in the Act of 1878.

PART II.

Disease.

CHAPTER 1.—CATTLE-PLAGUE.

Notice of Cattle-Plague.

6.—(1.) The constable to whom notice of the fact of an animal being affected with cattle-plague, or with disease supposed to be cattle-plague, is given, under

Section thirty-one of the Act of 1878, shall immediately transmit the information by telegraph or other rapid means to the Clerk of the Privy Council, Dublin Castle.

(2.) The constable shall also forthwith give information of the receipt by him of the notice to an Inspector of the Local Authority, and to the Local Authority.

Movement out of Place where Cattle-Plague exists.

7. No animal, horse, ass, or mule, and no dog shall be moved alive out of a building or inclosed place in which cattle-plague exists or has within ten days existed.

Movement out of Place infected with Cattle-Plague.

8. Pending the arrival of an Inspector or other officer of the Privy Council—

(*a.*) No animal shall be moved alive out of a cow-shed, field, or other place which has become a place infected with cattle-plague; and

(*b.*) No carcase, and no dung of animals, horses, asses, or mules, and no litter, manure, or fodder shall be removed thereout.

Duty of Local Authority and Police in Cattle-Plague.

9.—(1.) Where, by virtue of the declaration of an Inspector of a Local Authority (under Section ten of the Act of 1878), a cow-shed, field, or other place has become a place infected with cattle-plague, the Local Authority shall take all necessary and proper measures, pending the arrival of an Inspector or other officer of the Privy Council, to enforce the observance of the law relating to cattle-plague, including the placing of constables or other proper officers at the entrance of that cow-shed, field, or other place.

(2.) After the arrival of the Inspector or other officer of the Privy Council, the Local Authority and all constables and police officers shall assist him to carry into effect and enforce the law relating to cattle-plague and shall do or cause to be done all things from time to time necessary for the effectual execution of the same.

CHAPTER 2.—PLEURO-PNEUMONIA.

Notice of Pleuro-Pneumonia.

10. The constable to whom notice of the fact of cattle, being affected with pleuro-pneumonia, or with disease supposed to be pleuro-pneumonia, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Place infected with Pleuro-Pneumonia.

11. Cattle affected with pleuro-pneumonia may under a special Order of Council made on the application of a Local Authority, be moved out of a place infected with pleuro-pneumonia, for slaughter, in the manner and on the conditions in that special Order specified, but not otherwise; which special Order will only be made on the Privy Council being satisfied by the Local Authority, that the slaughter of diseased cattle in infected places in the district of the Local Authority is impracticable or would be highly inconvenient.

12. Cattle not affected with pleuro-pneumonia may be moved into a place infected with pleuro-pneumonia, at any time and from time to time after a Veterinary Inspector has reported in writing to the Local Authority that all the cattle which were in the infected place at the time when it was declared infected by the Local Authority have died or been slaughtered, or have been moved thereout, and that pleuro-pneumonia does not exist therein, and that the cow-sheds or other places where the diseased cattle were kept therein have been, as far as practicable, cleansed and disinfected.

13.—(1.) Cattle not affected with pleuro-pneumonia may be moved out of a place infected with pleuro-pneumonia, in accordance with the following Regulations and not otherwise:

A.—*For Slaughter.*

(*a.*) The cattle may be moved to a slaughter-house, for the purpose of being there forthwith slaughtered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia.

(*b.*) The licence shall be available for twelve hours, and no longer.

(*c.*) The licence shall specify the slaughter-house to which the cattle are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(*d.*) If the cattle so moved are not moved out of the district of the Local Authority, they shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to the Local Authority the fact of the slaughter there.

B.—*For other Purposes.*

(*e.*) The cattle may be moved to a place other than a slaughter-house for purposes of feeding, or other ordinary purposes connected with the breeding of cattle, or for the purpose of isolation, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and that such movement is in his opinion necessary.

(*f.*) The licence shall specify the place from which, and the place to which, and the person to whom, they are to be moved, and the time for which the licence is available, and the purposes and conditions for and on which the movement and keeping are allowed.

(*g.*) The cattle moved under the licence shall be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf.

(*h.*) The cattle, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

C.—*Out of District.*

(*i.*) If the cattle moved for slaughter under Regulation A are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*j.*) The cattle so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

(*k.*) If the cattle moved for other purposes under Regulation B are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*l.*) The cattle, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

(2). Nothing in this Article shall authorize the granting of a licence by a Local Authority for the movement of cattle to a market, fair, saleyard, or place of exhibition.

Area infected with Pleuro-Pneumonia.

14. Cattle not affected with pleuro-pneumonia may be moved in or into such parts of an area infected with pleuro-pneumonia as are not comprised in a place infected with pleuro-pneumonia, in accordance with the following Regulations and not otherwise:

A.—*Movement in.*

The cattle may be moved in those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

B.—*Movement into.*

The cattle may be moved into those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

C.—*Movement into, from another District.*

If the cattle to be moved into those parts of an area under Regulation B are to be moved out of the district of another Local Authority, the licence must be a licence of the Local Authority out of whose district the cattle are to be moved; and there shall also be requisite a licence of the Local Authority of the district where those parts of the area are situate indorsed on or referring to the first-mentioned licence.

15.—(1.) Cattle not affected with pleuro-pneumonia may be moved out of such parts of an area infected with pleuro-pneumonia as are not comprised in a place infected with pleuro-pneumonia, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of pleuro-pneumonia.

(2.) The licence shall specify the place to which, and the person to whom, they are to be moved.

(3.) The cattle, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

(4.) If the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(5.) The cattle, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

Disinfection for Pleuro-Pneumonia.

16. A Local Authority shall cause the cow-shed or other place in which cattle affected with pleuro-pneumonia have been kept while so affected, or have died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such cattle to be disinfected, burnt, or destroyed.

CHAPTER 3.—FOOT-AND-MOUTH DISEASE.

Notice of Foot-and-Mouth Disease.

17. The constable to whom notice of the fact of an animal being affected with foot-and-mouth disease, or with disease supposed to be foot-and-mouth disease, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Place infected with Foot-and-Mouth Disease.

18. Animals not affected with foot-and mouth disease may be moved into a place infected with foot-and-mouth disease at any time and from time to time after a Veterinary Inspector has reported in writing to the Local Authority that all the animals which were in the infected place at the time when it was declared infected by the Local Authority have died or been slaughtered, or have been moved thereout, and that foot-and-mouth disease does not exist therein, and that the cowsheds or other places where the diseased animals were kept therein have been, as far as practicable, cleansed and disinfected.

19.—(1.) Animals not affected with foot-and-mouth disease may be moved out of a place infected with foot-and-mouth disease in accordance with the following regulations and not otherwise:

A.—*For Slaughter.*

(*a.*) The animals may be moved to a slaughter-house, for the purpose of being there forthwith slaughtered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease.

(*b.*) The licence shall be available for twelve hours, and no longer.

(*c.*) The licence shall specify the slaughter-house to which the animals are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(*d.*) If the animals so moved are not moved out of the district of the Local Authority, they shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report to the Local Authority the fact of the slaughter there.

B.—*For other Purposes.*

(*e.*) The animals may be moved to a place other than a slaughter-house, for purposes of feeding, or other ordinary purposes connected with the breeding of animals, or for the purpose of isolation, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and that such movement is in his opinion necessary.

(*f.*) The licence shall specify the place from which, and the place to which, and the person to whom, they are to be moved, and the time for which the licence is available, and the purposes and conditions for and on which the movement and keeping are allowed.

(*g.*) The animals moved under the licence shall be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf.

(*h.*) The animals, after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

C.—*Out of District.*

(*i.*) If the animals moved for slaughter under Regulation A are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*j.*) The animals so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

(*k.*) If the animals moved for other purposes under Regulation B are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*l.*) The animals, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

(2.) Nothing in this Article shall authorize the granting of a licence by a Local Authority for the movement of animals to a market, fair, sale-yard, or place of exhibition.

Area infected with Foot-and-Mouth Disease.

20. Animals not affected with foot-and-mouth disease may be moved in or into such parts of an area infected with foot-and-mouth disease as are not comprised in a place infected with foot-and-mouth disease, in accordance with the following Regulations and not otherwise:

A.—*Movement in.*

The animals may be moved in those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

B.—*Movement into.*

The animals may be moved into those parts of an area with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

C.—*Movement into, from another District.*

If the animals to be moved into those parts of an area under Regulation B are to be moved out of the district of another Local Authority, the licence must be a licence of the Local Authority out of whose district the animals are to be moved; and there shall also be requisite a licence of the Local Authority of the district where those parts of the area are situate indorsed on or referring to the first-mentioned licence.

21.—(1.) Animals not affected with foot-and-mouth disease may be moved out of such parts of an area infected with foot-and-mouth disease as are not comprised in a place infected with foot-and-mouth disease, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the animals to be moved are not affected with foot-and-mouth disease, and have not, to the best of his knowledge and belief, been exposed to the infection of foot-and-mouth disease.

(2.) The licence shall specify the place to which, and the person to whom, they are to be moved.

(3.) The animals after they are received at the place specified in the licence, shall not be again moved except with a further licence of the Local Authority.

(4.) If the animals are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(5.) The animals, after they are received at the place specified in the licence of that other Local Authority, shall not be again moved except with a further licence of that other Local Authority.

Disinfection for Foot-and-Mouth Disease.

22. A Local Authority shall cause the cow-shed or other place in which an animal affected with foot-and-mouth disease has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such animal to be disinfected, burnt, or destroyed.

CHAPTER 4.—SHEEP-POX.

Notice of Sheep-Pox.

23. The constable to whom notice of the fact of a sheep being affected with sheep-pox, or with disease supposed to be sheep-pox, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Declaration of Place infected with Sheep-Pox.

24.—(1.) Where it appears to an Inspector of a Local Authority that sheep-pox exists, or has within ten days existed, in a shed, field, or other place, he shall forthwith make and sign a declaration thereof.

(2.) He shall serve a notice, signed by him, of the declaration on the occupier of that shed, field, or other place.

(3.) Thereupon that shed, field, or other place shall become and be a place infected with sheep-pox, subject to the determination and declaration of the Local Authority.

(4.) The Inspector shall, with all practicable speed, inform the Local Authority and the Privy Council of his declaration and notice, and shall send his declaration and a copy of his notice to the Local Authority.

(5.) The Local Authority shall forthwith on receipt of that information inquire into the correctness of the Inspector's declaration, with the assistance and advice of a Veterinary Inspector, or of a person qualified according to the Act of 1878 to be such.

(6.) If the Local Authority are satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly, and prescribe the limits of the place infected with sheep-pox, and may, if they think fit, include within those limits any lands or buildings adjoining or near to the shed, field, or other place to which the Inspector's declaration relates.

(7.) The Local Authority may include in a place infected with sheep-pox any adjoining part of the district of another Local Authority, with the previous consent in writing of that Authority, but not otherwise.

(8.) If the Local Authority are not satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly; and thereupon, as from the time specified in that behalf in their order, the shed, field, or other place to which the Inspector's declaration relates shall cease to be a place infected with sheep-pox.

(9.) The Local Authority shall forthwith report to the Privy Council the declaration of the Inspector, and the proceedings of the Local Authority thereon.

Place infected with Sheep-Pox.

25. The following rules shall have effect in relation to a shed, field, or other place which has become a place infected with sheep-pox (namely):

(1.) No sheep shall be moved alive out of a place infected with sheep-pox.

(2.) A carcase of a sheep may be taken out of a place infected with sheep-pox as follows and not otherwise:

(i.) With a certificate of an Inspector of the Local Authority certifying that the carcase to be taken out is not the carcase of a sheep that was affected with sheep-pox, the carcase in that case being first skinned; or

(ii.) With a licence of an Inspector of the Local Authority permitting the carcase to be taken out for the purpose of being buried or destroyed; in which latter case the following regulations shall apply:

(*a.*) The licence shall be available for twelve hours, and no longer.

(*b.*) The licence shall specify the place to which the carcase is to be taken for burial or destruction, and it shall not be taken to any other place.

(*c.*) The carcase shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to the Local Authority the fact of the burial or destruction there.

(*d.*) If the carcase is to be taken into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*e.*) The carcase so taken into the district of that other Local Authority shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district it is taken; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to both the Local Authorities the fact of the burial or destruction there.

(3.) No skin, or fleece, or wool, separate from the rest of the carcase, of a sheep shall be taken out of a place infected with sheep-pox, except with a certificate of a Veterinary Inspector certifying that that skin, fleece, or wool has been disinfected to his satisfaction.

(4.) No sheep shall be moved into a shed, field, or other place where sheep-pox has existed, unless and until an Inspector of the Local Authority has certified that all the sheep in that shed, field, or other place have died or been slaughtered, and that the shed or other place has been, as far as practicable, cleansed and disinfected.

Slaughter in Sheep-Pox.

26.—(1.) A Local Authority shall cause all sheep affected with sheep-pox to be slaughtered within two days after the existence of the disease is known to them.

(2.) A Local Authority may, if they think fit, cause any sheep being or having been in the same shed, or flock, or in contact with a sheep affected with sheep-pox to be slaughtered.

(3.) The Local Authority shall, out of the local rate pay compensation as follows for sheep slaughtered under this Article:

(*a.*) Where the sheep slaughtered was affected with sheep-pox, the compensation shall be one-half of its value immediately before it became so affected, but so that the compensation do not in any such case exceed forty shillings.

(*b.*) In every other case the compensation shall be the value of the sheep immediately before it was slaughtered, but so that the compensation do not in any case exceed four pounds.

(*c.*) The provisions of the 84th Section of the Act of 1878 shall apply in respect of any compensation so paid by the Local Authority.

Declaration of Freedom from Sheep-Pox.

27. Where a Local Authority have declared a place to be infected with sheep-pox, they may, if they think fit, at any time after the expiration of twenty-eight days from the date of the cessation therein of that disease, but not sooner, declare by order that place to be free from sheep-pox.

Disinfection for Sheep-Pox.

28. A Local Authority shall cause the shed, or other place in which a sheep affected with sheep-pox has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such sheep to be disinfected, burnt, or destroyed.

Declaration of Infected Place or Area by Privy Council.

29. Nothing in this Order shall be deemed to take away or abridge the power of the Privy Council, by special Order:

(*a.*) To declare any shed, field, or other place, with or without any lands or buildings adjoining or near to that shed, field, or other place, to be a place infected with sheep-pox: or

(*b.*) To extend the limits of a place infected with sheep-pox: or

(*c.*) To declare any place that has been declared either by a Local Authority or by the Privy Council to be a place infected with sheep-pox, to be free from sheep-pox: or

(*d.*) To declare any area wherein a place infected with sheep-pox is situate to be an area infected with sheep-pox, and to extend the limits of such an area: or

(*e.*) To declare any area that has been declared by the Privy Council to be an area infected with sheep-pox, or some particular portion thereof, when there is not within that area, or that portion thereof, any place infected with sheep-pox, to be free from sheep-pox.

CHAPTER 5.—SHEEP-SCAB.

Notice of Sheep-Scab.

30. The constable to whom notice of the fact of a sheep being affected with sheep-scab, or with disease supposed to be sheep-scab, is given under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority and to the Local Authority.

Treatment for Sheep-Scab.

31. A person having in his possession or under his charge a sheep affected with sheep-scab, shall treat that sheep, or cause it to be treated, with some dressing or dipping or other remedy for sheep-scab.

Regulations of Local Authority as to Sheep-Scab.

32. A Local Authority may, from time to time, make regulations for the following purposes, or any of them:

(1.) For prohibiting or regulating the movement out of any field, shed, or other place of sheep affected with sheep-scab:

(2.) For prohibiting or regulating the movement out of any field, shed, or other place in which sheep-scab exists of sheep that have been in contact with or in the same field, shed, or other place, with sheep affected with sheep-scab:

(3.) For prohibiting or regulating the taking out of any field, shed, or other place of the skin, fleece, or wool, separate from the rest of the carcase, of a sheep affected with or suspected of sheep-scab, or of any fodder, litter, or other thing that has been in contact with or used for or about sheep affected with or suspected of sheep-scab;

but nothing in any such regulation shall authorize movement in contravention of Articles 52 or 54 or other provision of this Order; and a regulation under paragraph (2) of this Article shall operate so long only as sheep-scab exists in the judgment of the Local Authority in any field, shed, or other place to which the regulation refers, and until the same has been, as far as practicable, cleansed and disinfected.

Monthly Returns as to Sheep-Scab.

33. Where an Inspector of a Local Authority finds in his district sheep-scab, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the last day of every month, except where the last day is Sunday, and then on the last day but one, until the disease has ceased.

CHAPTER 6.—GLANDERS AND FARCY.

Extension of Act of 1878.

34. Horses, asses, and mules shall be animals, and glanders and farcy shall be diseases, for the purposes of the following Sections of the Act of 1878 (namely):

Section twenty-nine (slaughter);
Section thirty-one (notice of disease);
Section thirty-two (Orders of Council);
Section fifty (powers of police);
Section fifty-one (powers of inspectors);
Section fifty-two (detention of vessels);
Section fifty-three (carcases washed ashore);

and of all other Sections of the Act containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Notice of Glanders or Farcy.

35. The constable to whom notice of the fact of a horse, ass, or mule being affected with glanders or farcy, or with disease supposed to be glanders or farcy, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Public Warning as to Existence of Glanders or Farcy.

36.—(1.) The Local Authority may, if they think fit, from time to time, give public warning by placards, advertisement, or otherwise, of the existence of glanders, or farcy in any stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and in case of a stable, building, or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Glanders or Farcy.

37. A Local Authority may, from time to time, make regulations for the following purposes, or any of them:

(1.) For prohibiting or regulating the movement out of any stable, building, field, or other place of a horse, ass, or mule affected with glanders or farcy:

(2.) For prohibiting or regulating the movement out of any stable, building, field, or other place in which glanders or farcy exists of a horse, ass, or mule that has been in contact with or in the same stable, building, field, or other place with a horse, ass, or mule affected with glanders or farcy;

but nothing in any such regulation shall authorize movement in contravention of Article 52 or other provision of this Order; and a regulation under paragraph (2.) of this Article shall operate so long only as glanders or farcy exists in the judgment of the Local Authority in any stable, building, field, or other place to which the regulation refers, and, in case of a stable, building or other like place, until the same has been cleansed and disinfected.

Slaughter in Glanders.

38.—(1.) Where a person having a horse, ass, or mule in his possession or under his charge gives notice to a constable that the horse, ass, or mule is affected with glanders, or a person is convicted of an offence against the Act of 1878 by reason of his having failed to give such a notice, then, if at any time thereafter it appears to the Local Authority, on a special report of a Veterinary Inspector or Veterinary Surgeon, that the horse, ass, or mule is affected with glanders, and the horse, ass, or mule is alive at the end of fourteen days after the receipt by the Local Authority of that special report, the Local Authority may, if they think fit, within seven days thereafter serve on the owner of the horse, ass, or mule a notice in writing requiring him to slaughter it, or to permit them to slaughter it, within a reasonable time specified in the notice.

(2.) If in any case the owner fails to comply with the requisition of the notice of the Local Authority, he shall be deemed guilty of an offence against the Act of 1878, unless he shows to the satisfaction of the court of summary jurisdiction before which he is charged that the horse, ass, or mule is not affected with glanders, or that the slaughter thereof is for any reason unnecessary or inexpedient.

(3.) The provisions of this Article may be put in force, from time to time, as often as occasion requires, in relation to the same horse, ass, or mule on a further special report as aforesaid.

Exemption of Military.

39. Nothing in this Order applies to horses, asses, or mules kept in stables of military barracks or camps under the care and supervision of the Army Veterinary Medical Department.

CHAPTER 7.—SWINE-FEVER.

Extension of Act of 1878.

40. Swine-fever, that is to say, the disease called or known as typhoid fever of swine, soldier, purples, red disease, hog cholera, or swine plague, shall be a disease for the purposes of the following Sections of the Act of 1878 (namely):

Section twenty-seven (disease during transit);
Section twenty-eight (infected places);
Section thirty-one (notice of disease);
Section thirty-two (Orders of Council);
Section fifty (powers of police);
Section fifty-one (powers of inspectors);
Section fifty-four (exclusion of strangers);

and of all other Sections of the Act containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Notice of Swine-Fever.

41. The constable to whom notice of the fact of swine being affected with swine-fever, or with disease supposed to be swine-fever, is given, under Section thirty-one of the Act of 1878, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Declaration of Place infected with Swine-Fever.

42.—(1.) Where it appears to an Inspector of a Local Authority that swine-fever exists, or has within ten days existed, in a pig-sty, shed, or other place, he shall forthwith make and sign a declaration thereof.

(2.) He shall serve a notice, signed by him, of the declaration on the occupier of that pig-sty, shed, or other place.

(3.) Thereupon that pig-sty, shed, or other place shall become and be a place infected with swine-fever, subject to the determination and declaration of the Local Authority.

(4.) The Inspector shall, with all practicable speed, inform the Local Authority of his declaration and notice, and shall send his declaration and a copy of his notice to the Local Authority.

(5.) The Local Authority shall forthwith on receipt of that information inquire into the correctness of the Inspector's declaration, with the assistance and advice of a Veterinary Inspector, or of a person qualified according to the Act of 1878 to be such.

(6.) If the Local Authority are satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly, and prescribe the limits of the place infected with swine-fever, and may, if they think fit, include within those limits any lands or buildings adjoining or near to the pig-sty, shed, or other place to which the Inspector's declaration relates.

(7.) The Local Authority may include in a place infected with swine-fever any adjoining part of the district of another Local Authority, with the previous consent in writing of that Authority, but not otherwise.

(8.) If the Local Authority are not satisfied of the correctness of the Inspector's declaration as regards the existence or past existence of disease, they shall by order determine and declare accordingly; and thereupon, as from the time specified in that behalf in their order, the pig-sty, shed, or other place to which the Inspector's declaration relates shall cease to be a place infected with swine-fever.

(9.) The Local Authority shall forthwith report to the Privy Council the declaration of the Inspector, and the proceedings of the Local Authority thereon.

Place infected with Swine-Fever.

43. The following rules shall have effect in relation to a pig-sty, shed, or other place which has become a place infected with swine-fever (namely):

(1.) No swine affected with swine-fever shall be moved out of a place infected with swine-fever.

(2.) Swine not affected with swine-fever may be moved out of a place infected with swine-fever as follows and not otherwise:

(*a.*) The swine may be moved to a slaughter-house, for the purpose of being there forthwith slaughtered, with a licence of the Local Authority, on a certificate of a Veterinary Inspector certifying that the swine to be moved are not affected with swine-fever.

(*b.*) The licence shall be available for twelve hours and no longer.

(*c.*) The licence shall specify the slaughter-house to which the swine are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(*d.*) The swine so moved shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to the Local Authority the fact of the slaughter there.

(*e.*) If the swine are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*f.*) The swine so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

(3.) A carcase of a pig may be taken out of a place infected with swine-fever as follows and not otherwise:

(i.) With a certificate of an Inspector of the Local Authority certifying that the carcase to be taken out is not the carcase of a pig that was affected with swine-fever; or

(ii.) With a licence of an Inspector of the Local Authority permitting the carcase to be taken out for the purpose of being buried or destroyed; in which latter case the following regulations shall apply:

(*a.*) The licence shall be available for twelve hours, and no longer.

(*b.*) The licence shall specify the place to which the carcase is to be taken for burial or destruction, and it shall not be taken to any other place.

(*c.*) The carcase shall be taken to the place specified in the licence under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to the Local Authority the fact of the burial or destruction there.

(*d.*) If the carcase is to be taken into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority; indorsed on or referring to the first-mentioned licence.

(*e.*) The carcase so taken into the district of that other Local Authority shall be taken to the place specified in the licence under the direction and in charge of an inspector or other officer of the Local Authority out of whose district it is taken; and he shall enforce and superintend the immediate burial or destruction there of the carcase, and shall forthwith report to both the Local Authorities the fact of the burial or destruction there.

44. No swine shall be moved into a pig-sty, shed, or other place where swine-fever has existed unless and until an Inspector of the Local Authority has certified that all the swine in that pig-sty, shed, or other place have died or been slaughtered, and that the pig-sty, shed, or other place has been, as far as practicable, cleansed and disinfected.

Declaration of freedom from Swine-Fever.

45. Where a Local Authority have declared a place to be infected with swine-fever, they may, if they think fit, at any time after the expiration of twenty-eight days from the date of the cessation therein of that disease, but not sooner, declare by order that place to be free from swine-fever.

Disinfection for Swine-Fever.

46. A Local Authority shall cause the pig-sty, shed, or other place in which a pig affected with swine-fever has been kept while so affected, or has died or been slaughtered, to be, as far as practicable, cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such pig to be disinfected, burnt, or destroyed.

Declaration of Infected Place or Area by Privy Council.

47. Nothing in this Order shall be deemed to take away or abridge the power of the Privy Council, by special Order,

(*a.*) To declare any pig-sty, shed, or other place, with or without any lands or buildings adjoining or near to that pig-sty, shed, or other place, to be a place infected with swine-fever: or

(*b.*) To extend the limits of a place infected with swine-fever: or

(*c.*) To declare any place that has been declared either by a Local Authority or by the Privy Council to be a place infected with swine-fever, to be free from swine-fever: or

(*d.*) To declare any area wherein a place infected with swine-fever is situate to be an area infected with swine-fever, and to extend the limits of such an area; or

(*e.*) To declare any area that has been declared by the Privy Council to be an area infected with swine-fever, or some particular portion thereof, when there is not within that area, or that portion thereof, any place infected with swine-fever, to be free from swine-fever.

CHAPTER 8.—PLEURO-PNEUMONIA OR FOOT-AND-MOUTH DISEASE OR SWINE-FEVER FOUND IN A MARKET, RAILWAY STATION, GRAZING-PARK, OR OTHER LIKE PLACE, OR DURING TRANSIT.

Special Provisions for these Cases.

48. By virtue of Section twenty-seven of the Act of 1878, where an animal is found to be affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever—

(1.) While exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; or

(2.) While placed in a lair or other place before exposure for sale; or

(3.) While being in or on a landing-place or wharf or railway station or other place during transit; or

(4.) While in course of being moved by land or by water; or

(5.) While being on common or uninclosed land; or

(6.) While being in a cow-shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; or

(7.) While being in any other place not in the possession or occupation or under the control of the owner of the animal;

Then the following regulations shall apply in the several cases following (namely);

A.—*Pleuro-Pneumonia.*

(*a.*) Where pleuro-pneumonia is so found to exist, the Inspector of the Local Authority shall seize and detain all the cattle affected with that disease.

(*b.*) The diseased cattle so seized shall, if not slaughtered at the place where they are seized be moved to the nearest available slaughter-house for the purpose of being there forthwith slaughtered, with a licence of the Inspector.

(*c.*) The licence shall be available for twelve hours, and no longer.

(*d.*) The licence shall specify the slaughter-house to which the cattle are to be moved for slaughter, and they shall not be moved to any other slaughter-house or place.

(*e.*) The cattle so moved shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to the Local Authority, the fact of the slaughter there.

(*f.*) If the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*g.*) The cattle so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

B.—*Foot-and-Mouth Disease.*

(*h.*) Where foot-and-mouth disease is so found to exist, the Inspector of the Local Authority shall seize and detain all the animals affected with that disease.

(*i.*) The diseased animals so seized may be slaughtered by or at the request of the owner or person in charge thereof, either at the place where they are seized, or at the nearest available slaughter-house; in which latter case they may be moved for the purpose of being there slaughtered with a licence of the Inspector; and that licence shall be available for twelve hours, and no longer, and shall specify the slaughter-house to which the animals are to be moved for slaughter; or the diseased animals, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to their being there slaughtered at any time by or at the request of the owner or person in charge thereof.

C.—*Swine-Fever.*

(*j.*) Where swine-fever is so found to exist, the Inspector of the Local Authority shall seize and detain all the swine affected with that disease.

(*k.*) The diseased swine so seized may be slaughtered by or at the request of the owner or person in charge thereof, either at the place where they are seized, or at the nearest available slaughter-house; in which latter case they may be moved for the purpose of being there slaughtered, with a licence of the Inspector; and that licence shall be available for twelve hours, and no longer, and shall specify the slaughter-house to which the swine are to be moved for slaughter; or the diseased swine, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to their being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(*l.*) If the swine are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*m.*) The swine so moved into the district of that other Local Authority shall be moved to the specified slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the swine, and shall forthwith report to both the Local Authorities the fact of the slaughter there.

D.—*Animals not affected with Pleuro-Pneumonia or Foot-and-Mouth Disease or Swine-Fever.*

(*n.*) All animals being in or on the market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid at the same time with an animal found to be affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever, shall be dealt with in all respects as if pleuro-pneumonia or foot-and-mouth disease or swine-fever had not been found therein or thereon.

E.—*Declaration of Infected Place by Privy Council only.*

(*o.*) The Privy Council alone, and not any Local Authority, shall have power to make or declare to be an infected place or part of an infected place that market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid, or any part thereof, by reason of an animal affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever being found therein or thereon, in any case in which this Article applies.

F.—*Disinfection in these Cases.*

(*p.*) In case of an animal being found to be affected with pleuro-pneumonia or foot-and-mouth disease or swine-fever in or on a market, fair, sale-yard, place of exhibition, lair, landing-place, wharf, railway station, land, water, cow-shed, field, yard, sty, farm, park, or other place aforesaid, it shall not be lawful for the Market Authority or the owner or occupier of such other place or any person to again use that portion of the market or other place aforesaid where the diseased animal was found,—

(i.) For cattle where a head of cattle affected with pleuro-pneumonia is found,—

(ii.) For animals where an animal affected with foot-and-mouth disease is found,—

(iii.) For swine where a pig affected with swine-fever is found,—

unless and until a Veterinary Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

Reports.

49. The Inspector of the Local Authority acting under this Chapter shall forthwith report to the Local Authority the proceedings taken by him thereunder, and the Local Authority shall forthwith report the same to the Privy Council.

Expenses.

50. The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the provisions of this Chapter from the owner of the animals seized, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

Exception as to Foreign Animals.

51. Nothing in this Chapter shall apply to a foreign animals' wharf, or to a foreign animals' quarantine station, or to a landing-place for foreign animals.

CHAPTER 9.—MOVEMENT OR EXPOSURE OF DISEASED ANIMALS, HORSES, ASSES, AND MULES.

Prohibition.

52. It shall not be lawful for any person—

(*a.*) To expose a diseased or suspected animal, horse, ass, or mule in a market or fair, or in a sale-yard, or other public or private place where animals or horses are commonly exposed for sale.

(*b.*) To place a diseased or suspected animal, horse, ass, or mule in a lair or other place adjacent to or connected with a market or a fair, or where animals or horses are commonly placed before exposure for sale.

(*c.*) To send or carry, or cause to be sent or carried, a diseased or suspected animal, horse, ass, or mule on a railway, canal, river, or inland navigation, or in a coasting vessel, or vessel trading to any port or place in Great Britain.

(*d.*) To carry, lead, or drive, or cause to be carried, led, or driven, a diseased or suspected animal, horse, ass, or mule on a highway or thoroughfare.

(*e.*) To place or keep a diseased or suspected animal, horse, ass, or mule on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway unless that field is so fenced or situate that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof.

(*f.*) To graze a diseased or suspected animal, horse, ass, or mule on pasture being on the sides of a highway.

(*g.*) But this Article shall operate subject to Articles 11 and 48 (A.) (B.) and (C.) and 53 providing for or directing the movement of diseased animals in cases therein mentioned.

Proceedings in Case of Contravention of Article 52.

53.—(1.) Where an animal, horse, ass, or mule is exposed or otherwise dealt with in contravention of Article 52, the Inspector or other officer of the Local Authority appointed in that behalf shall seize and remove and detain it, and it shall be dealt with as follows:

A.—*Diseased Animals, Horses, Asses, or Mules.*

(*a.*) If affected with sheep-pox the animal shall be slaughtered in accordance with the provisions of Article 26;

(*b.*) If affected with pleuro-pneumonia, foot-and-mouth disease, or swine-fever, the animal shall be dealt with in accordance with the provisions of Chapter 8;

(*c.*) If affected with sheep-scab the sheep shall, unless slaughtered, be removed to some convenient and isolated place, and be there kept for such time as the Local Authority think expedient;

(*d.*) If affected with glanders or farcy the horse, ass, or mule shall be forthwith slaughtered; and, if not slaughtered at the place where it is seized, it may be moved under the direction and in charge of an Inspector or other officer of the Local Authority to the nearest available horse-slaughterer's or knacker's yard to be there slaughtered; and that Inspector or other officer shall enforce and superintend the immediate slaughter there of the horse, ass, or mule, and shall report to the Local Authority the fact of the slaughter there.

B.—*Suspected Animals, Horses, Asses, or Mules.*

(*f.*) If suspected the animal, horse, ass, or mule so seized shall be dealt with as follows:

(i.) The suspected animal, horse, ass, or mule may be slaughtered by or at the request of the owner or person in charge thereof at the place where it is seized; or

(ii.) The suspected animal, horse, ass, or mule may be moved by or at the request of the owner or person in charge thereof with a licence of the Inspector to the nearest available slaughter-house or horse-slaughterer's or knacker's yard for the purpose of being there forthwith slaughtered; in which latter case the following regulations shall apply:

(*g.*) The licence shall be available for twelve hours, and no longer.

(*h.*) The licence shall specify the slaughter-house or horse-slaughterer's or knacker's yard to which the suspected animal, horse, ass, or mule is to be moved for slaughter, and it shall not be moved to any other slaughter-house or horse-slaughterer's or knacker's yard or place.

(*i.*) The suspected animal, horse, ass, or mule so moved shall be moved to the specified slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority; and he shall enforce and superintend the immediate slaughter there of the animal, horse, ass, or mule, and shall forthwith report to the Local Authority the fact of the slaughter there.

(*j.*) If the suspected animal, horse, ass, or mule is to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence.

(*k.*) The suspected animal, horse, ass, or mule so moved into the district of that other Local Authority shall be moved to the specified slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved; and he shall enforce and superintend the immediate slaughter there of the animal, horse, ass, or mule, and shall forthwith report to both the Local Authorities the fact of the slaughter there; or

(iii.) The suspected animal, horse, ass, or mule, if not slaughtered as aforesaid, shall be moved, in charge of an Inspector or other officer of the Local Authority, to some convenient and isolated place, and shall be there kept for such time as the Local Authority think expedient, subject, however, to the animal, horse, ass, or mule being there slaughtered at any time by or at the request of the owner or person in charge thereof.

(2.) The Local Authority may recover the expenses of the execution by them or by their Inspector or other officer of the foregoing provisions of this Article from the owner of the animal, horse, ass, or mule, or from the consignor or consignee thereof, who may recover the same from the owner by proceedings in any court of competent jurisdiction.

(3.) In case of a diseased animal, horse, ass, or mule being seized in accordance with the provisions of this Article, it shall not be lawful for the Market Authority or any person to again use or allow to be used for animals, horses, asses, or mules that portion of the market or place where the diseased animal, horse, ass, or mule was found,—

(i.) For animals where an animal affected with cattle-plague or foot-and-mouth disease is found,—

(ii.) For cattle where a head of cattle affected with pleuro-pneumonia is found,—

(iii.) For sheep where a sheep affected with sheep-pox or sheep-scab is found,—

(iv.) For horses, asses, or mules where a horse, ass, or mule affected with glanders or farcy is found,—

(v.) For swine where a pig affected with swine fever is found,—

unless and until an Inspector has certified that that portion has been, as far as practicable, cleansed and disinfected.

CHAPTER 10.—REMOVAL OF DUNG OR OTHER THINGS.

54. It shall not be lawful for any person to send or carry, or cause to be sent or carried, on a railway, canal, river, or inland navigation, or in a coasting vessel, or in a vessel trading to any port or place in Great Britain, or on a highway or thoroughfare, any dung, fodder, or litter that has been in a place infected with pleuro-pneumonia, foot-and-mouth disease, sheep-pox, or swine-fever, or that has been in any place in contact with or used about a diseased animal, horse, ass, or mule, except with a licence of the Local Authority for the district in which such place is situate, on a certificate of an Inspector certifying that the thing moved has been, as far as practicable, disinfected.

CHAPTER 11.—CARCASES.

Disposal.

55.—(1.) The carcase of every animal, horse, ass, or mule—

(*a.*) that has died of pleuro-pneumonia, foot-and-mouth disease, sheep-pox, sheep-scab, glanders, farcy, or swine-fever; or

(*b.*) that has been slaughtered in consequence of being affected with sheep-pox, glanders, farcy, or swine-fever;

shall be disposed of by the Local Authority as follows:

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth;

(ii.) Or the Local Authority may, if authorized by licence from the Privy Council, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Privy Council, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provision of this Article respecting burial, the Local Authority may, from time to time, make regulations for prohibiting or regulating the removal of any carcase or for securing the burial of the same.

(3.) In every case of destruction the Local Authority shall forthwith report to the Privy Council the fact and mode of destruction.

(4.) Where, under this Article a Local Authority cause a carcase to be buried or destroyed, they shall first cause its skin to be so slashed as to be useless.

(5.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority or with a licence in that behalf of the Privy Council, but not otherwise.

Digging up.

56. It shall not be lawful for any person, except with the licence of the Privy Council, to dig up, or cause to be dug up, the carcase of any animal, horse, ass, or mule that has been buried.

CHAPTER 12.—SLAUGHTER-HOUSES.

Declaration of Infected Place by Privy Council only.

57. Notwithstanding anything in the Act of 1878, or any Order in Council, a slaughter-house in which an animal affected with disease or the carcase of a diseased animal is found, shall not by reason thereof be declared to be an infected place, except by the Privy Council.

Keeping of Swine in Slaughter-Houses.

58. It shall not be lawful for any person, in any case in which the slaughter of any animal is authorized or required by or under the Act of 1878, or any Order in Council, to use for such slaughter any slaughter-house in which swine are kept.

CHAPTER 13.—REGULATION BY LOCAL AUTHORITIES OF MARKETS, FAIRS, AND OTHER PLACES.

59. A Local Authority, if authorized by the Privy Council to put in operation this Article, but not otherwise, may, from time to time, prohibit or regulate the exposure or sale of animals, or of any particular kind thereof specified by the Privy Council, or of horses, asses, or mules, in or at a market, fair, auction, sale-yard, sale, or exhibition.

PART III.

Disinfection.

CHAPTER 14.—WATER TRAFFIC.

Vessels.

60.—(1.) A vessel used for carrying animals by sea, or on a canal, river, or inland navigation, shall after the landing of animals therefrom, and before the taking on board of any other animal or other cargo, be cleansed and disinfected as follows:

(i.) All parts of the vessel with which animals or their droppings have come in contact shall be scraped and swept: then

(ii.) The same parts of the vessel shall be thoroughly washed or scrubbed or scoured with water: then

(iii.) The same parts of the vessel shall have applied to them a coating of lime-wash: except that

(iv.) The application of lime-wash shall not be compulsory as regards such parts of the vessel as are used for passengers or crew.

(2.) The scrapings and sweepings of the vessel shall not be landed unless and until they have been well mixed with quicklime.

(3.) Except that in the case of a ferry-boat or other vessel which makes short and frequent passages across a river or an arm of the sea or other water it shall be sufficient if the ferry-boat or vessel be cleansed and disinfected once in every period of twelve hours within which it is so used.

Fodder and Litter.

61. All partly consumed or broken fodder that has been supplied to, and all litter that has been used for or about, animals carried by sea, or on a canal, river, or inland navigation, shall, when landed from the vessel, be forthwith well mixed with quicklime and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

62.—(1.) A moveable gangway or passage-way, cage, or other apparatus, used or intended for the loading or unloading of animals on or from a vessel, or otherwise used in connexion with the transit of animals by sea, or on a canal, river, or inland navigation, shall, as soon as practicable after being so used, be cleansed as follows:

(i.) The gangway or apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom: then

(ii.) The gangway or apparatus shall be thoroughly washed or scrubbed or scoured with water.

(2.) The scrapings and sweepings of the gangway or apparatus, and all dung, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 15.—RAILWAY TRAFFIC.

Horse-Boxes.

63.—(1.) A horse-box used for carrying horses, asses, or mules on a railway shall, on every occasion after a horse, ass, or mule is taken out of it, and before any other horse, ass, or mule or any animal is placed therein, be cleansed as follows:

(i.) The floor of the horse-box, and all other parts thereof with which the droppings of horses, asses, or mules have come in contact shall be scraped and swept, and the scrapings and sweepings and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom: and

(ii.) The sides of the horse-box and all other parts thereof with which the head or any discharge from the mouth or nostrils of a horse, ass, or mule has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument.

(2.) The scrapings and sweepings of the horse-box, and all dung, sawdust, fodder, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime.

Horse-Boxes, Guards' Vans, and other Vehicles.

64.—(1.) A horse-box or a guard's van or other railway vehicle (not being a railway truck) if used for carrying animals on a railway shall, on every occasion after an animal is taken out of it, and before any other animal, or any horse, ass, or mule is placed in it, be cleansed and disinfected as follows:

(i.) If the animal is accompanied by a declaration in writing of the owner or consignee or his agent to the effect that it is intended for exhibition or other special purpose therein stated, and has not, to the best of his knowledge and belief, been exposed to the infection of disease, the vehicle shall be cleansed as follows:

(*a.*) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom: and

(*b.*) The sides of the vehicle, and all other parts thereof with which the head or any discharge from the mouth or nostrils of the animal has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument: but

(ii.) If the animal is not accompanied by such a declaration, the vehicle shall be cleansed and disinfected as follows:

(*c.*) The floor of the vehicle, and all other parts thereof with which the droppings of the animal have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed from the vehicle: then

(*d.*) The same parts of the vehicle shall be thoroughly washed or scrubbed or scoured with water: then

(*e.*) The same parts of the vehicle shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the vehicle, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Trucks.

65.—(1.) A railway truck shall, on every occasion after an animal carried in it on a railway is taken out of it, and before any other animal, or any horse, ass, or mule is placed in it, be cleansed and disinfected as follows:

(i.) The floor of the truck, and all other parts thereof with which animals or their droppings have comes in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom: then

(ii.) The same parts of the truck shall be thoroughly washed or scrubbed or scoured with water: then

(iii.) The same parts of the truck shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the truck, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Vans.

66.—(1.) A van, if used for containing animals, horses, asses, or mules while carried on a railway, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and as soon as practicable, and before any other animal, horse, ass, or mule is placed in it, be cleansed and disinfected as follows:

(i.) The floor of the van, and all other parts thereof with which animals, horses, asses, or mules, or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom: then

(ii.) The same parts of the van shall be thoroughly washed or scrubbed or scoured with water: then

(iii.) The same parts of the van shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Moveable Gangways and other Apparatus.

67.—(1.) A moveable gangway or passage-way, cage, or other apparatus used or intended for the loading or unloading of animals on or from a railway truck, or other railway vehicle, or otherwise used in connexion with the transit of animals on a railway, shall, as soon as practicable after being so used, be cleansed as follows:

(i.) The gangway or apparatus shall be scraped and swept, and all dung, litter, and other matter shall be effectually removed therefrom: then

(ii.) The gangway or apparatus shall be thoroughly washed or scrubbed or scoured with water.

(2.) The scrapings and sweepings of the gangway or apparatus, and all dung, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Pens.

68. Every railway pen shall be cleansed and disinfected, either on each day on which it is used and after it has been used, or at some time not later than twelve o'clock at noon of the next following day, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

69.—(1.) A railway pen shall be cleansed and disinfected as follows:

(i.) All parts of the pen with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom: then

(ii.) The same parts of the pen shall be thoroughly washed or scrubbed or scoured with water: then

(iii.) The same parts of the pen shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the pen, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime and be effectually removed from contact with animals.

CHAPTER 16.—ROAD TRAFFIC.

Vans

70.—(1.) A van, when used for moving animals, horses, asses, or mules by road, shall, on every occasion after a diseased or suspected animal, horse, ass, or mule is taken out of it, and as soon as practicable, and before any other animal, horse, ass, or mule is placed in it, be cleansed and disinfected as follows:

(i.) The floor of the van and all other parts thereof with which animals, horses, asses, or mules, or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom: then

(ii.) The same parts of the van shall be thoroughly washed or scrubbed or scoured with water: then

(iii.) The same parts of the van shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

CHAPTER 17.—LANDING-PLACES.

71.—(1.) Where an animal at a place of landing or place adjacent thereto is affected with disease, that place and every other place where the animal is or since landing has been shall not be used for any animals other than animals brought thereto with that animal (in the same vessel or otherwise) unless and until the place has been, as far as practicable, cleansed and disinfected.

(2.) Nothing in this Chapter shall apply to a foreign animals' wharf, or to a foreign animals' quarantine station, or to a landing-place for foreign animals.

CHAPTER 18.—MISCELLANEOUS.

Regulations of Local Authorities.

72. A Local Authority may, from time to time, make regulations for providing for the cleansing and disinfection of places used by diseased animals, and may prescribe the mode in which such cleansing and such disinfection are to be effected.

Obligation on Occupiers.

73. Where the power of causing a place to be cleansed and disinfected is exercised by a Local Authority or an Inspector of the Privy Council the occupier of the place shall give all reasonable facilities for that purpose.

CHAPTER 19.—OFFENCES.

74. If anything is done or omitted to be done in contravention of any of the foregoing provisions of this Part, the owner and the charterer and the master of the vessel in or in respect of which,—and the owner of the gangway or passage-way, cage, or other apparatus in respect of which—and the railway company carrying animals, horses, asses, or mules on or owning or working the railway on which,—and the owner and the lessee and the occupier of the railway pen in which,—and the person using the van in which,—and the owner and the lessee and the occupier of the place of landing or place adjacent thereto or other place in which,—and the owner and the lessee and the occupier of any other place or thing in respect of which,—(as the case may be), the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

CHAPTER 20.—MARKETS, FAIRS, SALE-YARDS, PLACES OF EXHIBITION, LAIRS, AND OTHER PLACES.

Regulations of Local Authorities.

75.—(1.) A Local Authority may, from time to time, make regulations for the following purposes, or any of them:

For requiring the owners, lessees, or occupiers of markets, fairs, sale-yards, places of exhibition, lairs, or other places used for animals, to cleanse those places, from time to time, at their own expense:

For requiring the owners, lessees, or occupiers of those places to disinfect the same, or any specified part thereof, from time to time, at their own expense, where, in the judgment of the Local Authority, the circumstances are such as to allow of such disinfection being reasonably required:

For prescribing the mode in which such cleansing and such disinfection are to be effected.

(2.) If the owner, lessee, or occupier of any such place does any act in contravention of any such regulations, or fails in any respect to observe the same, then without prejudice to any other liability consequent thereon, it shall not be lawful for him or any other person at any time thereafter, without permission in writing of the Local Authority, to hold a market, fair, sale, or exhibition of animals in that place, or to use that lair or place for animals; and the holding therein of any market, fair, sale, or exhibition of animals, or the use of that lair or place for animals, shall be and the same is hereby prohibited accordingly.

Lairs, &c., at Cattle-exporting Ports.

76.—(1.) Every lair or other place used for animals prior to shipment at the cattle-exporting ports shall be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than 12 o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such lair or other place shall be cleansed and disinfected as follows:

(i.) All parts of such lair or other place with which animals or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom: then

(ii.) The same parts of such lair or other place shall be thoroughly washed or scrubbed, or scoured with water: then

(iii.) The same parts of such lair or other place shall have applied to them a coating of lime-wash.

(3.) The scrapings and sweepings of such lair or other place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

PART IV.

Transit.

CHAPTER 21.—TRANSIT BY WATER:

Fittings of Vessels.

77.—(1.) Every place used for animals on board a vessel shall be divided into pens by substantial divisions.

(2.) Each pen shall not exceed nine feet in breadth, or fifteen feet in length.

(3.) The floor of each pen shall, in order to prevent slipping, be strewn with a proper quantity of litter or sand or other proper substance, or be fitted with battens or other proper foot-holds.

(4.) Every such place, if inclosed, shall be ventilated by means of separate inlet and outlet openings, of such size and position as will secure a proper supply of air to the place in all states of weather.

Overcrowding.

78. A vessel bringing animals to any port or place in England or Wales or Scotland from any port or place in the United Kingdom shall not be overcrowded so as to cause unnecessary suffering to the animals on board.

Shorn Sheep.

79. Between each first day of November and the next following thirtieth day of April (both days inclusive) shorn sheep shall not be carried on the deck of a vessel, except where they were last shorn more than sixty days before being so carried.

Gangways for Sheep-Pens.

80. Where sheep are carried on the deck of a vessel, proper gangways shall be provided either between or above the pens in which they are carried.

Detention.

81. Animals landed from a vessel shall, on a certificate of an Inspector of the Privy Council, certifying to the effect that the provisions of this Chapter, or some or one of them, have not or has not been observed in the vessel, be detained, at the place of landing, or in lairs adjacent thereto, until the Privy Council otherwise direct.

CHAPTER 22.—SHIPPING AND UNSHIPPING PLACES.

Water.

82. At every place where animals are put on board of or landed from vessels, provision shall be made, to the satisfaction of the Privy Council, for a supply of water for animals; and water shall be supplied there, gratuitously, on request of any person having charge of any animal.

Food.

83. At every place where animals are landed from vessels, provision shall be made, to the satisfaction of the Privy Council, for the speedy and convenient unshipment of animals, and for a supply of food for them; and food shall be supplied there, on request of any person having charge of any animal, at such price as the Privy Council from time to time approve.

CHAPTER 23.—PORTAL INSPECTION OF ANIMALS BROUGHT FOR TRANSIT BY SEA. (*a*.)

84.—(1.) It shall not be lawful to move from any port or place of embarkation in Ireland, any animal, for exportation to Great Britain, unless such animal shall have been previously inspected by an Inspector at such port or place, and unless such Inspector shall be satisfied that, as far as he can ascertain by the exercise of reasonable diligence, such animal is free from disease, and shall, upon application made in the Form I. set forth in the Fifth Schedule, have given a certificate to that effect, in the Form II. set forth in the Fifth Schedule, and unless such animal is accompanied with a licence for such movement, either alone or with other animals granted by a Licensing Officer duly appointed in that behalf, and in the Form III. set forth in the Fifth Schedule; and such licence whenever required, shall be produced by the person in charge of any animal to any person lawfully authorized to demand it.

(2.) It shall not be lawful for a Licensing Officer to grant a licence for the shipment of any animal for exportation from Ireland to Great Britain, unless he shall have previously received a certificate from an Inspector duly appointed in that behalf, that such animal is, as far as he, the Inspector, can ascertain by the exercise of reasonable diligence, free from disease.

(3.) Inspections of animals intended for exportation shall take place at the port or place of embarkation, at such times and places and under such regulations as shall from time to time be made by the Lord Lieutenant for each particular port.

(4.) The owner or person in charge of each animal intended for inspection and shipment shall have the same presented for inspection with an application for such inspection, at such place and in such manner as may be set forth in regulations to be made as aforesaid, or as the Inspector, or Licensing Officer, subject to such regulations, may require; and should any such animal, from being heated, dirty, overdriven, or from any other cause, be considered by the Inspector, to be in an unfit state for inspection or examination, its owner or the person in charge of such animal, shall, as far as possible, render it fit for inspection by rest or cleansing, or other means, as the case may require.

(5.) Each animal, on being inspected and found free from disease, shall, when required by either the Inspector or Licensing Officer, be branded or otherwise marked, and such branding shall not be removed or counterfeited.

(6.) The Licensing Officer, when granting a licence for movement as hereinbefore provided, shall give to the person applying for such licence, together with the licence, a duplicate, thereof and such duplicate, whenever required, shall be handed by the person in charge of the licensed animal to the master of the vessel in which such animal shall be shipped or to any person authorized by such master to demand and receive it.

(7.) It shall not be lawful for the master of any vessel to receive into any vessel, for the purpose of being shipped or exported therein, any animal, in respect of which a licence for movement, and a duplicate thereof, shall not have been granted as aforesaid.

(8.) It shall not be lawful for any person to bring or send or cause to be brought or sent any diseased animal to any port for shipment.

CHAPTER 24.—TRANSIT BY RAILWAY.

Trucks, Horse-Boxes, or other Vehicles.

85. Every railway truck, horse-box, or other railway vehicle, used for carrying animals, horses, asses, or mules on a railway, shall be provided at each end with two spring buffers, and the floor thereof, shall, in order to prevent slipping, be strewn with a proper quantity of litter or sand or other proper substance, or be fitted with battens or other proper foot-holds.

Overcrowding.

86. A railway company shall not allow any railway truck, horse-box, or other vehicle used for carrying animals, horses, asses, or mules on the railway to be overcrowded so as to cause unnecessary suffering to the animals, horses, asses, or mules therein.

Shorn Sheep.

87. Between each first day of November and the next following thirtieth day of April (both days inclusive) every railway truck or other railway vehicle carrying sheep shorn and unclothed shall be covered and inclosed so as to protect the sheep from the weather, without obstruction to ventilation; except that this Article shall not apply to sheep last shorn more than sixty days before being so carried.

CHAPTER 25.—OFFENCES.

88. If anything is done or omitted to be done in contravention of any of the foregoing provisions of this Part, the owner and the charterer and the master of the vessel in which,—and the owner and the lessee and the occupier of the place where animals are put on board of or landed from vessels at which,—and the railway company carrying animals on or owning or working the railway on which,—and also, in case of the overcrowding of a vessel, or of a railway-truck, horse-box, or other vehicle on a railway, or of the carrying on a railway of sheep shorn and unclothed, the consignor of the animals in respect of which,—(as the case may be,) the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

CHAPTER 26.—WATER SUPPLY ON RAILWAYS.

89. The railway companies working the railways named in the Sixth Schedule shall make a provision of water to the satisfaction of the Privy Council, at each of the stations therein named, for animals carried or about to be or having been carried on those railways.

PART V.

Foreign.

CHAPTER 27.—PROHIBITION.

90.—(1.) Unless and until the Privy Council otherwise order, animals brought from any of the following countries shall not be landed:

The Austrian-Hungarian Empire.
The Dominions of the King of the Hellenes.
The Dominions of the King of Italy.
The Principality of Montenegro.
The Principality of Roumania.
The Dominions of the Emperor of Russia.
The Dominions of the Sultan, including the Provinces of Bosnia and Herzegovina (*b*.)

(2.) Unless and until the Privy Council otherwise order, by special Order relating to Schleswig or to Holstein, or by any other special Order, or by any general Order, cattle brought from either of the following countries, and cattle, sheep, or goats being or having been on board a vessel at the same time with cattle so brought, shall not be landed:

Belgium (*c*). The German Empire (*d*).

CHAPTER 28.—FOREIGN ANIMALS SUBJECT TO SLAUGHTER.

Ports having Foreign Animals' Wharves.

91. The following are the ports at which parts are at the date of this Order, by special Orders of the Lord Lieutenant and Lords Justices, defined as foreign animals' wharves:

Dublin. Belfast.

(*a*.) See The Animals (Ireland) Amendment Order of 1886, page 49, which revokes this Article and substitutes other provisions.

(*b*.) Orders have since been made prohibiting the importation of animals from Spain and Portugal, France, and Norway. See pages 38, 39, and 56.

(*c*.) See the Importation of Animals (Ireland) Orders of 1888, Nos. II. and III., page 65, prohibiting the Importation of Animals from Belgium, and also from the Port of Flushing in the Netherlands.

(*d*.) See The Importation of Animals (Ireland) Order, 1889, page 68, prohibiting the Importation of Animals from the German Empire.

Charge of Animals on Landing.

92. Animals landed in a foreign animals' wharf shall, when landed, be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

Time for Slaughter.

93.—(1.) Animals landed in a foreign animals' wharf shall be slaughtered within fourteen days after the landing thereof, exclusive of the day of landing.

(2.) The slaughter of the animals may be commenced at any time after the landing thereof, with the permission of an Inspector of the Privy Council.

Movement.

94.—(1.) No carcase, fodder, litter, or dung shall be removed from a foreign animals' wharf, except with the permission of an Inspector of the Privy Council.

(2.) If the Inspector of the Privy Council is of opinion that any such carcase or thing as aforesaid may introduce disease, the same shall be destroyed or otherwise dealt with in accordance with instructions from time to time given by the Privy Council.

Disinfection.

95. Dung and manure shall, before being removed from a foreign animals' wharf, be disinfected to the satisfaction of an Inspector of the Privy Council.

96. Where an animal in a foreign animals' wharf is affected with disease, the portion of the wharf where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

CHAPTER 29.—QUARANTINE.

Port having Quarantine Station.

97.—(1.) The following is the only port at which a part is at the date of this Order, by special Order of the Lord Lieutenant, defined as a foreign animals' quarantine station:

Dublin.

(2.) The animals landed in a foreign animals' quarantine station must be intended for purposes of exhibition, or for other exceptional purposes to be in each case approved by the Privy Council on special application through the Commissioners of Customs.

Charge of Animals on Landing.

98. Animals landed in a foreign animals' quarantine station shall, when landed, be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

Conditions of Landing.

99.—(1.) The landing of foreign animals at a foreign animals' quarantine station is subject to the following conditions:

First. The animals must be accompanied by a declaration of the owner or consignee or his agent, declaring the purposes for which each animal is intended.

Second. The animals when landed shall be detained in the station for such period as the Privy Council in each case according to the circumstances direct.

Third. When moved thereout they shall be accompanied by—

(*a.*) A certificate of an Inspector of the Privy Council certifying that they are free from disease.

(*b.*) A licence of an Inspector of the Privy Council specifying the place to which and the person to whom they are to be taken.

Fourth. The Inspector of the Privy Council giving the licence shall send a copy of his licence to the Local Authority for the place to which the animals are to be taken.

(2.) It shall not be lawful for any person to take them to any other place or person.

Disinfection.

100. Dung and manure shall, before being removed from a foreign animals' quarantine station, be disinfected to the satisfaction of an Inspector of the Privy Council.

101. Where an animal in a foreign animals' quarantine station is affected with disease, the portion of the station where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

CHAPTER 30.—FOREIGN ANIMALS NOT SUBJECT TO SLAUGHTER OR QUARANTINE.

Countries specified.

102. Unless and until the Privy Council otherwise order, animals brought from any of the following countries are allowed to be landed without being subject under the Fifth Schedule to the Act of 1878, or under this Order, to slaughter or to quarantine:

Her Majesty's Possessions in North America.
Denmark.
(*a.*) Norway.
Sweden.
(*b.*) Spain.
Portugal.

Place of Landing.

103.—(1.) Foreign animals under this Chapter shall not be landed at any place except at a dock, quay, wharf, or other place of landing approved by the Lord Lieutenant or Privy Council; and quays, wharves, and places of landing are at the date of this Order so approved within the ports following:

Belfast. Dublin.

(2.) Those foreign animals shall be landed in such manner, at such times, subject to such supervision and control, and under such regulations, as the Commissioners of Customs, from time to time, direct.

(3.) When landed they shall be placed under the charge of an Inspector of the Privy Council; and, until his arrival, they shall remain under the charge of the Commissioners of Customs.

(4.) A quay, wharf, or other place of landing approved for the landing of foreign animals under this Chapter, shall not, during the continuance of such approval, be used for the landing or keeping of, or in any way for, animals other than foreign animals under this Chapter.

(5.) The Privy Council alone, and not any Local Authority, shall have power to make or declare to be an infected place, or part of an infected place, a quay, wharf, or other place of landing approved for the landing of foreign animals under this Chapter.

Conditions of Landing.

104.—(1.) The landing of foreign animals under this Chapter is subject to the following conditions:

First. That the vessel in which they are imported has not, within one month before taking them on board, had on board any animal exported or carried coastwise from a port or place in any country other than a country named in Article 102, or from a port or place in the Channel Islands, or in the Isle of Man.

Second. That the vessel has not, since taking on board the animals imported, entered any such port or place.

Third. That the animals imported have not, while on board the vessel, been in contact with any animal exported or carried coastwise from any such port or place.

(2.) And the animals imported shall not be landed elsewhere than in a foreign animals' wharf, unless and until—

(*a.*) The owner or charterer of the vessel in which they are imported, or his agent in Ireland, has

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(*a.*) See Importation of Animals (Ireland) Order, 1886, No. II., as to Norway, page 56.
(*b.*) See Order in Council, dated 10th October, 1881, as to Spain and Portugal, page 38.

entered into a bond to Her Majesty the Queen, in a sum not exceeding one thousand pounds with or without a surety or sureties, to the satisfaction of the Commissioners of Customs, conditioned for the observance of the foregoing conditions; and

(b.) The master of the vessel has on each occasion of importation of foreign animals therein satisfied the Commissioners of Customs or their proper officer, by declaration made and signed or otherwise, that all the animals then imported therein are properly imported according to the provisions of this Article.

Twelve Hours' Detention.

105.—(1.) Foreign animals under this Chapter shall be detained in some lair or other proper place adjacent to the place of landing.

(2.) The detention shall continue for at least twelve hours reckoned from the time of the landing of the last animal of the cargo, whether the whole cargo is landed continuously without intermission at one place, or part thereof is landed at one place and part at another place, or parts thereof are landed at different times at the same place.

Examination and Consequences.

106.—(1.) Foreign animals under this Chapter shall not be moved from the place of landing or lair or other place adjacent thereto, or be allowed to come in contact with any other animals until they have been examined by an Inspector of the Privy Council.

(2.) If on such examination all the animals landed from the same vessel are found free from disease, they shall thereupon cease to be deemed foreign animals (except for the purpose of paragraph (7) of Section thirty of the Act of 1878).

(3.) If on such examination any one or more of the animals landed from a vessel is or are found affected with disease, all the diseased animals being affected with one and the same disease, then all the animals then brought in that vessel shall be dealt with according to the following Rules:—

A.—*Cattle-Plague.*

If the disease is cattle-plague, the Inspector of the Privy Council shall detain all the animals then brought in the vessel, and report immediately to the Privy Council.

B.—*Pleuro-Pneumonia.*

If the disease is pleuro-pneumonia, the Inspector of the Privy Council shall cause the diseased cattle, and all cattle brought in the same vessel therewith, to be dealt with as follows:

(a.) The diseased cattle shall be slaughtered at the place of landing.

(b.) The cattle not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

C.—*Foot-and-Mouth Disease.*

If the disease is foot-and-mouth disease, the Inspector of the Privy Council shall cause the diseased animals and all cattle, sheep, and swine brought in the same vessel therewith, to be dealt with as follows:

(a.) The diseased cattle, sheep, and swine shall be slaughtered at the place of landing.

(b.) The cattle, sheep, and swine not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

D.—*Sheep-Pox or Sheep-Scab.*

If the disease is sheep-pox or sheep-scab, the Inspector of the Privy Council shall cause the diseased sheep, and all sheep brought in the same vessel therewith, to be dealt with as follows:

(a.) The diseased sheep shall be slaughtered at the place of landing.

(b). The sheep not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

E.—*Swine-Fever.*

If the disease is swine-fever, the Inspector of the Privy Council shall cause the diseased swine, and all swine brought in the same vessel therewith, to be dealt with as follows:

(a.) The diseased swine shall be slaughtered at the place of landing.

(b.) The swine not diseased shall be slaughtered at the place of landing, or, if landed at a port at which there is a foreign animals' wharf, may with the permission of the Inspector of the Privy Council be removed into that wharf for slaughter; but not elsewhere.

(4). If on such examination any two of the following three diseases (namely) (a) pleuro-pneumonia, (b) sheep-pox and sheep-scab (reckoned as one disease), and (c) swine-fever, are found to exist among the animals landed from the vessel, then all the animals then brought in the vessel shall be dealt with according to the following Rules:

F.—*Pleuro-Pneumonia and Sheep-Pox or Sheep-Scab.*

If the diseases are pleuro-pneumonia and sheep-pox or sheep-scab, the cattle of the cargo shall be dealt with in accordance with Rule B, and the sheep of the cargo shall be dealt with in accordance with Rule D.

G.—*Pleuro-Pneumonia and Swine-Fever.*

If the diseases are pleuro-pneumonia and swine-fever, the cattle of the cargo shall be dealt with in accordance with Rule B, and the swine of the cargo shall be dealt with in accordance with Rule E.

H.—*Sheep-Pox or Sheep-Scab and Swine-Fever.*

If the diseases are sheep-pox or sheep-scab and swine-fever, the sheep of the cargo shall be dealt with in accordance with Rule D, and the swine of the cargo shall be dealt with in accordance with Rule E.

Continuance of one Cargo.

107. For the purposes of this Chapter all animals brought at the same time in the same vessel shall be deemed to continue and be one cargo during the time of the twelve hours or other detention, whether they are all landed continuously without intermission at one place, or some of them are landed at one place and some at another place, or some of them are landed at one time and some at another time at the same place.

108. Where an animal forming part of one cargo of foreign animals under this Chapter has not been kept separate from an animal forming part of another cargo of foreign animals, all the animals forming those two cargoes shall be dealt with as if they formed one cargo.

Detention of Suspected Animals.

109. An Inspector of the Privy Council may detain, for any period that he thinks necessary or proper, any foreign animal under this Chapter which he has reason to suspect is diseased or may introduce disease.

Movement.

110.—(1.) No animal, carcase, fodder, litter, or dung shall be removed from the lair or other place adjacent to the place of landing where foreign animals under this Chapter are detained, except with the permission of an Inspector of the Privy Council.

(2.) If the Inspector of the Privy Council is of opinion that any such animal or thing as aforesaid may introduce disease, the same shall be slaughtered, destroyed, or otherwise dealt with in accordance with instructions from time to time given by the Privy Council.

Disinfection.

111. Where an animal at a place of landing, or in a lair or other place under this Chapter, is affected with disease, the portion of the place of landing, lair, or other place where the diseased animal is or has been shall not be used for animals unless and until that portion has been cleansed and disinfected to the satisfaction of the Privy Council.

Landing of other Foreign Animals.

112. Nothing in this Chapter shall prevent the landing of any foreign animal at a foreign animals' wharf if the owner of the animal or his agent in Ireland, or the consignee thereof, so desires.

CHAPTER 31.—CHANNEL ISLANDS.

113. Unless and until the Privy Council otherwise order, animals brought from the Channel Islands shall be subject to the provisions of Chapter 30.

CHAPTER 32.—ISLE OF MAN.

114. Unless and until the Privy Council otherwise order, animals brought from the Isle of Man are allowed to be landed without being subject under the Fifth Schedule to the Act of 1878, or under this Order, to slaughter or to quarantine, or to the provisions of Chapter 30.

CHAPTER 33.—SHIPS' COWS AND GOATS.

115. Unless and until the Privy Council otherwise order, a cow or goat taken on board a vessel in Ireland for the purpose of supplying the passengers or crew of the vessel with milk on a voyage shall not on being landed in Ireland at the end of the voyage be deemed to be a foreign animal, if the Commissioners of Customs are, before the same is landed satisfied that it has been taken from Ireland, and has not been landed in a foreign country, and has not been in contact with, or on board the same vessel with, any diseased foreign animal.

CHAPTER 34.—MISCELLANEOUS.

Other Animals with Foreign Animals.

116. All animals for the time being in a foreign animals' wharf, or in a foreign animals' quarantine station, or in a place of landing for foreign animals within Chapter 30, shall be deemed foreign animals; and the regulations relating to the wharf, or station, or place of landing shall apply to all those animals.

Disinfection of Persons and Clothes.

117. Where an Inspector of the Privy Council, or the person in charge of a foreign animals' wharf, or of a foreign animals' quarantine station, or of a place of landing for foreign animals within Chapter 30, affixes at or near the entrance thereof a notice to the effect that persons entering that wharf, or station, or place will be required before leaving to disinfect themselves and their clothes, then every person shall on being requested comply with the terms of that notice.

Foreign Animals injured on Voyage.

118. Notwithstanding anything in this Part, where a vessel comes into port having on board foreign animals maimed or injured on the voyage, the owner, consignee, or other person in charge thereof or the master of the vessel, shall, if directed by an Inspector of the Privy Council, or may if he thinks fit, slaughter those animals or any of them immediately on their being landed; but the carcase of any such animal is not to be moved from the place of landing, or some lair or slaughter house adjacent thereto approved by the Privy Council, without a certificate from the Inspector of the Privy Council, certifying that it is not likely to introduce disease.

Carcases.

119.—(1). If a vessel arriving has on board the carcase of a foreign animal, horse, ass, or mule which was taken on board for the purpose of importation, but has died on the voyage, the master of the vessel shall immediately on arrival, report the fact to the Principal Officer of Customs at the port.

(2.) The carcase shall not be landed or discharged from the vessel without the permission in writing of the Principal Officer.

General Power of Detention.

120. Where it appears to the Principal Officer of Customs with respect to any foreign animal, horse, ass, or mule, or any fodder or other article, brought by sea, that disease may be thereby conveyed to animals, horses, asses, or mules, he may seize and detain the same; and he shall forthwith report the facts to the Commissioners of Customs, who may give such directions as they think fit, either for the slaughter or destruction or the further detention thereof or for the restoration thereof to the owner on such conditions, if any (including payment by the owner of expenses incurred by them in respect of detention thereof), as they think fit.

Duties of Local Authorities and Police.

121. Where any regulation relating to foreign animals is in operation, the Local Authority and all constables and police officers shall assist the Inspector of the Privy Council to carry the same into effect and to enforce the same, and shall do or cause to be done all things from time to time necessary for the effectual execution of the same.

PART VI.

General.

CHAPTER 35.—INSPECTORS AND OFFICERS OF LOCAL AUTHORITIES.*

122. The following is hereby approved as the qualification of a Veterinary Practitioner (not being a member of the Royal College of Veterinary Surgeons) to be a Veterinary Inspector in Ireland, namely:—that he holds the veterinary certificate of the Highland and Agricultural Society of Scotland.

123. The Local Authority shall appoint in and for each Poor Law Union, not being a Poor Law Union united with another Poor Law Union or other Poor Law Unions into a district under the provisions of section eighty-one of the Act of 1878, one Inspector.

124. If a Local Authority is of opinion that another Inspector or officer or other Inspectors or officers are required in any Poor Law Union in addition to the Inspector so appointed, such Local Authority may appoint such additional Inspector or officer, or additional Inspectors or officers as the Lord Lieutenant shall certify under the hand of the Chief or Under Secretary to be necessary for such Poor Law Union.

125. Every appointment of an Inspector or other officer made under this Order shall be subject to the approval of the Lord Lieutenant; and any person appointed to be an Inspector or other officer shall not be entitled to any salary or remuneration until such approval shall have been obtained.

126. Every Inspector appointed pursuant to Article 123 of this Order shall have the qualifications of a Veterinary Inspector as defined by the Act of 1878 or Article 122 of this Order, provided that in the case of any Union where the Lord Lieutenant shall be satisfied that it is impossible to procure, or that for any sufficient cause it is undesirable to appoint a person so qualified, the Lord Lieutenant may authorize the Local Authority to appoint as such Inspector a person not having such qualifications as aforesaid.

127. Every Inspector or other officer appointed in pursuance of the provisions of Article 124 of this Order shall have such qualifications as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided in the said section.

128. The salary or remuneration of every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be such as the Local Authority shall from time to time determine, subject in each case to the approval of the Lord Lieutenant.

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* See The Animals (Ireland) Amendment Order of 1886, No. II., page 56, revoking this Chapter and containing further provisions on the subject.

129. Every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be removable from office at any time, either by direction of the Lord Lieutenant, without notice, or by the Local Authority upon receiving a month's notice, or a month's salary in lieu of notice.

130. Every Inspector appointed in pursuance of Article 123 of this Order shall perform all the duties imposed upon the Inspector of a Local Authority by the Act of 1878, or by any Order in Council made thereunder. He shall also value all animals which the Local Authority may require to be valued by one of its officers.

131. Every Inspector or other officer appointed pursuant to Article 124 of this Order shall perform such duties as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided by the said section.

132. Every Inspector appointed pursuant to Article 123 of this Order shall on Saturday in each week forward to the Clerk of the Local Authority a certificate, in the form set forth in the Second Schedule to this Order, of the animals slaughtered or reserved for observation and treatment, pursuant to directions under section thirty of the Act of 1878, during the week ending on the said day; and shall also supply to the Local Authority any further information in reference to the said animals as the Lord Lieutenant or the Local Authority shall from time to time require.

Optional Notice of Disease or Illness.

133. Any person having in his possession or under his charge an animal affected with disease, or with any illness, or suspected of being so affected, besides giving such notice to a constable as he is required by Section thirty-one of the Act of 1878 to give, may, if he thinks fit, give notice of the fact of the animal being so affected or suspected, to the Inspector of the Local Authority.

Duty of Inspector to act immediately.

134. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of disease, or having reasonable ground to suspect the existence of disease, shall proceed with all practicable speed to the place where the disease, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Act of 1878, and any Order in Council, conferred and imposed on him as Inspector.

Forms.

135.—(1.) The forms for use by an Inspector and the forms of movement licence given in the First Schedule, with such variations as circumstances require, may be used for the purposes of the Act of 1878 and of this Order.

(2.) Forms of movement licence which have been before the making of this Order prepared for use by a Local Authority under any former Order in Council may be used, as far as they are suitable for the purposes of this Order.

Weekly Returns to Privy Council.

136. Where an Inspector of a Local Authority finds in his district pleuro-pneumonia, foot-and-mouth disease, sheep-pox, glanders, farcy, or swine-fever, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

Food and Water during Detention.

137. An Inspector, officer, or constable detaining an animal, horse, ass, or mule under the Act of 1878 or any Order in Council, shall cause it to be supplied with requisite food and water during its detention; and the expenses incurred by him in respect thereof may be recovered from the person having charge of the animal, horse, ass, or mule, or from its owner, by proceedings in any court of competent jurisdiction.

Notice to Privy Council as to Inspectors.

138. Whenever a Veterinary Inspector or an Inspector of a Local Authority is appointed, or there is any change in the name or address or district of a Veterinary Inspector or Inspectors, the Local Authority shall forthwith report the same to the Privy Council.

CHAPTER 36.—MISCELLANEOUS.

Report to Privy Council of Declaration of Freedom from Disease.

139. A Local Authority declaring by order a place to be free from disease shall forthwith report to the Privy Council the fact of such declaration having been made.

Withholding of Compensation.

140. A Local Authority before determining, under paragraph (7.) of Section thirty of the Act of 1878, to withhold, either wholly or partially, compensation or other payment in respect of an animal slaughtered by their order, shall give to the owner of the animal an opportunity of making representations to them respecting the facts and circumstances of the case, and shall consider the same.

Ascertainment of Value for Compensation.

141.—(1.) Where, in Ireland, an animal is slaughtered by order of a Local Authority, they shall within six days after the slaughter give to the owner of the animal notice in writing of the valuation thereof made by their Inspector.

(2.) If the owner does not within six days after the receipt of that notice give to the Local Authority, or their Inspector or other officer, a counter-notice in writing, stating to the effect that he disputes the valuation made by the Local Authority, the compensation shall be paid on that valuation.

(3.) If the Local Authority fail to give such a notice, or if the owner gives such a counter-notice, as aforesaid, then the question of the value of the animal shall by virtue of this Order stand referred to the arbitration of a single arbitrator, who shall make his award ready for delivery within seven days after he is appointed; and the provisions of The Common Law Procedure Amendment Act (Ireland), 1856, shall apply to the reference and arbitration.

(4.) If, on the arbitration, a higher valuation is awarded than the valuation made by the Local Authority, then the Local Authority shall be liable to and shall bear and pay all the expenses of the arbitration, and all costs of the owner reasonably and properly incident to the proceedings therein, and their own costs of those proceedings.

(5.) Otherwise, the Local Authority shall be liable to and shall bear and pay one-half of the expenses of the arbitration, and their own costs of the proceedings therein, but no further expenses or costs.

(6.) All such expenses and costs paid by the Local Authority shall be part of their expenses under the Act of 1878.

Record of Slaughter.

142. Every Local Authority shall keep in the form given in the Third Schedule, or a form to the like effect, a record relative to animals slaughtered by their order, stating the particulars indicated in the form given in the said Schedule, with such variations as circumstances require; and the Clerk of such Authority shall furnish weekly a copy of such record to the Clerk of the Privy Council.

Returns of Expenditure.

143. Every Local Authority shall, at the end of each calendar month, furnish to the Chief Secretary in the form given in the Fourth Schedule, the particulars of the amount claimed by such Local Authority to be payable to its Treasurer for and in respect of such month, under the provisions of Section 84 of the Act of 1878.

Orders and Regulations of Local Authorities.

144. Every order or regulation made by a Local

Authority under any Order in Council shall be published by advertisement in a newspaper circulating in the district of the Local Authority, or in such other manner as the Local Authority consider best fitted to insure publicity for the same.

145. A Local Authority may, from time to time, by any order or regulation revoke or alter any former order or regulation made by them, under the Act of 1878 or any Order in Council.

146. Every Local Authority shall send to the Privy Council a copy of every order or regulation made by them.

147. If the Privy Council are satisfied on inquiry, with respect to any order or regulation made by a Local Authority under the Act of 1878, or under any Order in Council, that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

148. All orders and regulations made by a Local Authority under any former Order in Council and in force at the commencement of this Order shall, as far as the same are not varied by or inconsistent with this Order, remain in force until altered or revoked by the Local Authority.

Printed Documents and Forms.

149. Except where otherwise provided for in any Order in Council, a Local Authority shall provide and supply, without charge, printed copies of documents or forms requisite under the Act of 1878 or any Order in Council.

Given at the Council Chamber, Dublin Castle, this 31st day of May, 1880.

Monck. R. Deasy. Robt. R. Warren.
Edward Sullivan, *M.R.* R. Dowse.
Henry Ormsby. Gerald Fitzgibbon, Jr.

THE FIRST SCHEDULE.

Forms for Use by an Inspector.

(1.)

Declaration of Disease.

The Contagious Diseases (Animals) Act, 1878.

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby declare that I have this day found cattle-plague [*or* pleuro-pneumonia, *or* foot-and-mouth disease, *or* sheep-pox, *or* swine-fever] to exist in the following cow-shed, field, [*or* shed, *or* pig-sty,] or other place, (that is to say,) [*here describe the place where the disease is found*].

Dated this day of , 18 .

(Signed) *A.B.*

(2.)

Notice of Declaration (No. 1) to Occupier in Cattle-Plague.

The Contagious Diseases (Animals) Act, 1878.

To *C.D.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say,) [*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place aforesaid, with all lands and buildings contiguous thereto in your occupation, have become and are a place infected with cattle-plague, and that the same will continue to be a place so infected until the determination and declaration relative thereto of the Privy Council.

Dated this day of , 18 .

(Signed) *A.B.*

(3.)

Notice of Declaration (No. 1) to Occupier in Pleuro-Pneumonia.

The Contagious Diseases (Animals) Act, 1878.

To *C.D.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say,) [*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place aforesaid has become and is a place infected with pleuro-pneumonia, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) *A.B.*

(4.)

Notice of Declaration (No. 1) to Occupier in Foot-and-Mouth Disease.

The Contagious Diseases (Animals) Act, 1878.

To *C.D.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice, as the occupier of the following cow-shed, field, or other place, (that is to say), [*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place aforesaid has become and is a place infected with foot-and-mouth disease, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) *A.B.*

(5.)

Notice of Declaration (No. 1) to Occupier in Sheep-pox.

The Contagious Diseases (Animals) Act, 1878.

To *C.D.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following shed, field, or other place, (that is to say), [*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration (No. 1) as filled up and signed to be indorsed*], and that in consequence thereof the shed, field, or other place aforesaid has become and is a place infected with sheep-pox, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18 .

(Signed) *A.B.*

(6.)

Notice of Declaration (No. 1) to Occupier in Swine-Fever.

The Contagious Diseases (Animals) Act, 1878.

To *C.D.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of hereby give you notice, as the occupier of the following pig-sty, shed, or other place, (that is to say,) [*here describe the place where the disease is found*] that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration* (*No.* 1) *as filled up and signed to be indorsed*], and that in consequence thereof the pig-sty, shed, or other place aforesaid has become and is a place infected with swine-fever, and that the same will continue to be a place so infected until the determination and declaration of the Local Authority.

Dated this day of , 18

(Signed) *A.B.*

(7.)

Notice of Declaration (*No.* 1) *to Adjoining Occupiers in Cattle Plague.*

The Contagious Diseases (Animals) Act, 1878.

To *E.F.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration* (*No.* 1) *as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place therein described, with all lands and buildings contiguous thereto in the same occupation, have become and are a place infected with cattle-plague, and the same will continue to be a place so infected until the determination and declaration relative thereto of the Privy Council. And I hereby require you, as an occupier of lands and buildings, part [*or* the whole] whereof lies within one mile from that cow-shed, field, or other place, to take notice that in consequence of the declaration aforesaid the rules of the said Act with respect to places infected with cattle-plague will, until such determination and declaration of the Privy Council as aforesaid, apply and have effect to and in respect of the lands and buildings of which you are occupier as if the same were actually within the limits of the place so infected.

Dated this day of , 18 .

(Signed) *A.B.*

(8.)

Notice of Declaration (*No.* 1) *to Adjoining Occupiers of Contiguous Lands in Foot-and-Mouth Disease.*

The Contagious Diseases (Animals) Act, 1878.

To *E.F.* of

I, *A.B.* of , the Inspector appointed by the Local Authority for the Poor Law Union of , hereby give you notice that I have made a declaration, a copy whereof is indorsed on this notice [*copy of declaration* (*No.* 1), *as filled up and signed to be indorsed*], and that in consequence thereof the cow-shed, field, or other place therein described, has become and is a place infected with foot-and-mouth disease, and the same will continue to be a place so infected until the determination and declaration relative thereto of the Local Authority.

Dated this day of , 18 .

(Signed) *A.B*

Forms of Movement Licence.

(1.)

Movement of Animals to a Slaughter-House out of a Place infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No. .

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the place infected with (*a*)

at

to the slaughter-house at

in charge of

No. of animals

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (*b*) o'clock this day.

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* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the Licence.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, *G.H.* of , being a member of the Local Authority, [*or* being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of places infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (*a*) , hereby license the removal out of the under-mentioned infected place of those animals to the under-mentioned slaughter-house for the purpose of being there forthwith slaughtered.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The animals moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the animals.

Description of the Infected Place.	Number and Description of the Animals to be moved.	Slaughter-house to which the Animals are to be moved for slaughter.	Name and Address of the Inspector or other Officer of the Local Authority in whose charge the Animals are to be moved.

This Licence is available for 12 hours from (*b*) o'clock this day, *and no longer.*

(Signed)————————

(Address)————————

Dated this day of , 18 .

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* This number must correspond with that on the counterfoil.

(*a*) Pleuro-pneumonia *or* foot-and-mouth disease, *as the case may be.*

(*b*) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(2.)

Movement of Animals to a Place for purposes of Feeding, or other ordinary purposes connected with the Breeding of Animals, or for the purpose of Isolation, out of a Place infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No.

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the place infected with (*a*)
at

to (*d*)
at

for the purpose of (*b*)

No. of Animals

Description

(Signed)

(Dated)

This Licence is available for
days.

Conditions indorsed on licence (*c*)

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

I, *G. H.* of , being a member of the Local Authority, [*or* being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of places infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (*a*) and that, in his opinion, it is necessary that those animals should be moved out of the under-mentioned infected place for the purpose of (*b*) , hereby license the removal of those animals out of that infected place to the under-mentioned place or premises for that purpose.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The animals moved hereunder must be moved under the direction and in charge of an Inspector or other officer of the Local Authority appointed in that behalf. The conditions on which the movement and keeping of the said animals are allowed are indorsed on this licence (*c*).

Description of the Infected Place.	Number and Description of the Animals to be moved.	Description of the Place or Premises to which the Animals are to be moved.	Name and Address of the Person to whom the Animals are to be moved (*d*).

This Licence is available for (*e*) days, including the day of the date hereof, *and no longer*.

(Signed)————————

(Address)————————

Dated this day of , 18 .

No Animal can be taken to a market, fair, sale-yard, or place of exhibition *with this Licence.*

---

* This number must correspond with that on the counterfoil.

(*a*) Pleuro-pneumonia *or* foot-and-mouth disease, *as the case may be.*

(*b*) Feeding, *or* other ordinary purposes connected with the breeding of animals, *or* for the purpose of isolation, *as the case may be.*

(*c*) The conditions on which the movement and keeping are allowed to be indorsed on this licence by the person granting the same.

(*d*) The name and address of the person to whom the animals are to be moved to be inserted.

(*e*) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(3.)

Movement of Animals in or into an Area infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No.

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals to

within the area infected with (*a*)

at

No. of animals

Description

(Signed)

(Dated)

This Licence is available for
days.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the licence.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

I, *G.H.* of , being a member of the Local Authority [*or* being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals in or into areas infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (*a*) and have not, to the best of his knowledge and belief, been exposed to the infection of (*a*) , hereby license the removal of those animals to the under-mentioned place or premises, such place or premises being within an area infected with (*a*) but not being within a place infected with (*a*) .

If the animals are to be moved out of the district of another Local Authority this licence must be granted by the Local Authority out of whose district the animals are to be moved; and there is also requisite a licence of the Local Authority of the district where the place or premises to which the animals are to be moved are situate indorsed on or referring to this licence.

Number and Description of the Animals to be moved.	Name and Address of the Owner of the Animals, or his or her Agent.	Name and Description of the Place or Premises to which the Animals are to be moved.

This Licence is available for (*b*) days, including the day of the date hereof, *and no longer*.

(Signed)————————

(Address)————————

Dated this day of , 18 .

---

* This number must correspond with that on the counterfoil.

(*a*) Pleuro-pneumonia *or* foot-and-mouth disease, *as the case may be.*

(*b*) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(4.)

Movement of Animals out of an Area infected with Pleuro-Pneumonia or Foot-and-Mouth Disease.

* No. .

Licence granted on the Certificate of

Veterinary Inspector, for removal of animals out of the area infected with (*a*)

at

to (*b*)

at

No. of Animals

Description

(Signed)

(Dated)

This Licence is available for days.

---

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, *G. H.* of , being a member of the Local Authority, [*or* being a person appointed by the Local Authority of the Poor Law Union of to grant licences for the removal of animals out of areas infected with pleuro-pneumonia or foot-and-mouth disease,] the accompanying certificate of a Veterinary Inspector having been produced to me certifying that the under-mentioned animals are not affected with (*a*) , and have not, to the best of his knowledge and belief, been exposed to the infection of (*a*) , and having satisfied myself that the place where the animals are is not comprised within a place infected with (*a*) hereby license the removal of those animals out of the under-mentioned infected area to the under-mentioned place or premises.

If the animals are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

Description of the Infected Area.	Number and Description of the Animals to be moved.	Description of the Place or Premises to which the Animals are to be moved.	Name and Address of the person to whom the Animals are to be moved (*b*).

This Licence is available for (*c*) days, including the day of the date hereof, *and no longer.*

(Signed)————

(Address)————

Dated this day of , 18 .

(*a*) Pleuro-pneumonia *or* foot-and-mouth disease, *as the case may be.*
(*b*) The name and address of the person to whom the animals are to be moved to be inserted.
(*c*) To be filled up in words.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(5.)

Movement to a Slaughter-House of Cattle seized as having been found affected with Pleuro-Pneumonia in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No. .

Licence to remove cattle affected with pleuro-pneumonia, the same having been seized while (*a*)

at

to the slaughter-house at

No. of cattle

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (*b*) o'clock this day.

---

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining, or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences, are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, *A.B.* of , the Inspector appointed by , being the Local Authority for the Poor Law Union of , and authorized to grant Licences in this behalf, having found the under-mentioned cattle to be affected with pleuro-pneumonia while (*a*) , and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

If the cattle are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The cattle moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the cattle.

Number and Description of the Cattle to be moved.	Slaughter-House to which the Cattle are to be moved for slaughter.	Place at which and Circumstances under which the Cattle were seized.

This Licence is available for 12 hours from (*b*) o'clock this day, *and no longer.*

(Signed)————

(Address)————

Dated this day of , 18 .

---

* This number must correspond with that on the counterfoil.

(*a*) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; *or* placed in a lair or other place before exposure for sale; *or* being in or on a landing-place or wharf or railway station or other place during transit; *or* in course of being moved by land or by water; *or* being on common or uninclosed land; *or* being in cow-shed, field, yard, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; *or* being in any other place not in the possession or occupation or under the control of the owner of the cattle, *as the case may be.*

(*b*) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining, or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878 to fine and imprisonment.

(6.)

Movement to a Slaughter-House of Animals seized as having been found affected with Foot-and-Mouth Disease in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No.

Licence to remove animals affected with foot-and-mouth disease, the same having been seized while (*a*)

at

to the slaughter-house at

No. of Animals

Description

(Signed)

(Dated)

This licence is available for 12 hours from (*b*) o'clock this day.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

I, *A. B.* of , the Inspector appointed by being the Local Authority for the Poor Law Union of , and authorized to grant Licences in this behalf, having found the under-mentioned animals to be affected with foot-and-mouth disease while (*a*) , and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

Number and Description of the Animals to be moved.	Slaughter-House to which the Animals are to be moved for slaughter.	Place at which and Circumstances under which the Animals were seized.

This Licence is available for 12 hours from (*b*) o'clock this day, *and no longer.*

(Signed)————

(Address)————

Dated this day of , 18 .

---

* This number must correspond with that on the counterfoil.

(*a*) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; *or* placed in a lair or other place before exposure for sale; *or* being in or on a landing-place or wharf or railway station or other place during transit; *or* in course of being moved by land or by water; *or* being on common or uninclosed land; *or* being in a cow-shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for grazing, or for any other purpose; *or* being in any other place not in the possession or occupation or under the control of the owner of the animal, *as the case may be.*

(*b*) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(7.)

Movement to a Slaughter-House of Swine seized as having been found affected with Swine-Fever in a Market, Railway Station, Grazing-Park, or other like Place, or during Transit.

* No.

Licence to remove swine affected with swine-fever, the same having been seized while (*a*)

at

to the slaughter-house at

No. of Swine

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (*b*) o'clock this day.

* This number must correspond with that on the licence.

This counterfoil is to be retained by the person granting the licence.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No.

I, *A. B.* of , the Inspector appointed by being the Local Authority for the Poor Law Union of and authorized to grant Licences in this behalf, having found the under-mentioned swine to be affected with swine-fever while (*a*) and having seized the same, do hereby license their removal to the under-mentioned slaughter-house, such slaughter-house being the nearest available, for the purpose of being there forthwith slaughtered.

If the swine are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The swine moved hereunder must be moved to the under-mentioned slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the swine.

Number and Description of the Swine to be moved.	Slaughter-House to which the Swine are to be moved for slaughter.	Place at which and Circumstances under which the Swine were seized.

This Licence is available for 12 hours from (*b*) o'clock this day, *and no longer.*

(Signed)————

(Address)————

Dated this day of , 18 .

---

* This number must correspond with that on the counterfoil.

(*a*) Exposed for sale or exhibited in a market, fair, sale-yard, place of exhibition, or other place; *or* placed in a lair or other place before exposure for sale; *or* being in or on a landing-place or wharf or railway station or other place during transit; *or* in course of being moved by land or by water; *or* being on common or uninclosed land; *or* being in a shed, field, yard, sty, farm, park, or other place wherein animals of different owners are taken in for shelter, or for rest, or for any other purpose; *or* being in any other place not in the possession or occupation or under the control of the owner of the swine, *as the case may be.*

(*b*) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

(8.)

Movement to a Slaughter-House or Horse-Slaughterer's or Knacker's Yard of Suspected Animals, Horses, Asses, or Mules, that have been seized in consequence of being illegally moved or exposed.

* No.

Licence to remove suspected animals, horses, asses, or mules, the same having been seized while (*b*)

to the (*c*)

at

No. of Animals, Horses, Asses, or Mules

Description

(Signed)

(Dated)

This Licence is available for 12 hours from (*d*) o'clock this day.

* This number must correspond with that on the Licence.

This counterfoil is to be retained by the person granting the Licence.

Caution. — Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

* No. .

I, *A.B.* of , the Inspector appointed by being the Local Authority for the Poor Law Union, of , and authorized to grant Licences in this behalf, having seized the under-mentioned suspected (*a*) , while (*b*) , do hereby license their removal to the under-mentioned (*c*) such (*c*) being the nearest available, for the purpose of being there forthwith slaughtered.

If the animals, horses, asses, or mules, are to be moved into the district of another Local Authority, there is requisite a licence of that other Local Authority indorsed on or referring to this licence.

The animals, horses, asses, or mules moved hereunder must be moved to the under-mentioned slaughter-house or horse-slaughterer's or knacker's yard under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district they are moved, who must enforce and superintend the immediate slaughter there of the animals, horses, asses, or mules.

Number and Description of the Animals, Horses, Asses, or Mules to be moved.	Slaughter-House or Horse-Slaughterer's or Knacker's Yard to which the Animals, Horses, Asses, or Mules are to be moved for slaughter.	Place at which and Circumstances under which the Animals, Horses, Asses, or Mules were seized.

This Licence is available for 12 hours from (*d*) o'clock this day, *and no longer.*

(Signed)__________

(Address)__________

Dated this day of , 18 .

---

* This number must correspond with that on the counterfoil.

(*a*) Animals, *or* Horses, *or* Asses, *or* Mules, *as the case may be.*

(*b*) Exposed in a market, or fair, or in a sale yard, or other public or private place where animals or horses are commonly exposed for sale; *or* in a lair or other place adjacent to or connected with a market or a fair, or where animals or horses are commonly placed before exposure for sale; *or* being carried on a railway, canal, river, or inland navigation, or in a coasting vessel; *or* being carried, led, or driven on a highway or thoroughfare, *or* on common or uninclosed land, or in a field or place insufficiently fenced, or in a field adjoining a highway not so fenced or situate so that animals therein cannot in any manner come in contact with animals passing along that highway or grazing on the sides thereof; *or* grazing on pasture being on the sides of a highway, *as the case may be.*

(*c*) Slaughter house *or* horse-slaughterer's *or* knacker's yard, *as the case may be.*

(*d*) The time of the granting of the licence to be filled in.

Caution.—Persons acting without the above licence where such is necessary, or acting thereon after such licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences are liable, under The Contagious Diseases (Animals) Act, 1878, to fine and imprisonment.

THE SECOND SCHEDULE.

FORM FOR USE BY INSPECTORS UNDER ARTICLE 132 OF THE ORDER.

CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.

DESCRIPTION OF LOCALITY.

Poor Law Union of__________ Electoral Division of__________

Townland of__________ Constabulary District of__________

DESCRIPTION OF FARM.

Name of Occupier__________ Extent of Farm__________ Number of Animals affected__________

RECORD of each Head of Cattle ordered to be Slaughtered or Reserved for Observation and Treatment pursuant to Directions under the 30th Section of the Act of 1878.

Date of the Order for slaughter by the Local Authority.	Date of the Execution of the Order for slaughter.	Name of Premises on which the affected Animal was found, and of the Parish in which situated.	Name and Address of the Owner of the Animal.	Description of the Animal, whether Bull, Cow, Ox, Heifer, Calf, or Sheep, and all other particulars.	Age.	State Disease, if diseased, or whether slaughtered by reason of having been in contact with Diseased Animals.	Whether ordered to be Buried or not.	Value of the Animal, if diseased, immediately before it was affected.			Value of Animal, if not diseased, immediately before it was slaughtered.			Date of Valuation.	Whether value ascertained by Inspector or by Arbitration.	If Value ascertained by Arbitration, Names of Arbitrators.	Witness to the Slaughtering.	Amount of Compensation to be given to Owner for each Animal Slaughtered or Reserved for Observation and Treatment.		
								£	*s.*	*d.*	£	*s.*	*d.*					£	*s.*	*d.*

Of the above Animals the following were reserved for observation and treatment by direction of the Privy Council.

I,________the Inspector appointed under the above-named Act, do hereby declare that the statements contained in this Return are correct.

Date,__________ __________ Inspector.

THE THIRD SCHEDULE.

Form of Record under Article 142 *of Order.*

THE CONTAGIOUS DISEASES (ANIMALS) ACT, 1878.
Poor Law Union of ———.
RECORD.

PART I.

RECORD of each Animal affected with Pleuro-pneumonia [*or* Sheep-pox] Slaughtered (or reserved for Observation and Treatment) in pursuance of the above-mentioned Act.

Date of the Order for Slaughter by the Local Authority.	Date of the Execution of the Order	Name of Premises on which the Animal was Slaughtered, and of the Parish in which situate.	Name and Address of the Owner of the Animal.	Description of the Animal Slaughtered, whether Bull, Cow, Ox, Heifer, or Calf; [*or* Sheep].	Value of the Animal immediately before it was affected.	Date of Valuation.	Name and Address of the Valuator.	Number of Animals Valued.	Amount of Valuation per Head.	Number Slaughtered.	Number died since Valuation.	Witness to the Slaughtering.	Amount of Compensation to Owner per Head.	Amount (if any) realized by Sale of the Carcases.	Total Amount of Compensation paid by the Local Authority to the Owner.
					£ *s. d.*				£ *s. d.*				£ *s. d.*	£ *s. d.*	£ *s. d.*

Of the above Animals the following were reserved for Observation and Treatment by direction of the Privy Council, dated ____________ }

REMARKS.

PART II.

RECORD of each Animal that, having been in the same Shed or Herd [*or* Flock], or in contact with any Animal affected with Pleuro-pneumonia [*or* Sheep-pox], has been Slaughtered in pursuance of the above mentioned Act.

Date of the Order for Slaughter by the Local Authority.	Date of the Execution of the Order.	Name of Premises on which the Animal was Slaughtered, and of the Parish in which situate.	Name and Address of the Owner of the Animal.	Description of the Animal Slaughtered, whether Bull, Cow, Ox, Heifer, or Calf; [*or* Sheep].	Value of the Animal Slaughtered.	Date of Valuation.	Name and Address of the Valuator.	Number of Animals Valued.	Amount of Valuation per Head.	Number Slaughtered.	Witness to the Slaughtering.	Amount of Compensation to Owner per Head.	Amount, if any, realized by sale of the Carcases.	Total Amount of Compensation paid by the Loca Authority to the Owner.
					£ *s. d.*				£ *s. d.*			£ *s. d.*	£ *s. d.*	£ *s. d.*

REMARKS.

THE FOURTH SCHEDULE.

Poor Law Union of____________________ The Contagious Diseases (Animals) Act, 1878.

LIST OF PAYMENTS made by the Board of Guardians of the above Union during the Month of________________18 , as Compensation to Owners of Slaughtered Cattle, and Remuneration to Inspector and other Officers under the provisions of "The Contagious Diseases (Animals) Act, 1878," and the Orders made thereunder.

1.	2.	3.		4.						5.			6.			7.			8.			9.
Date of Order for Payment.	Date of Execution of Order for Slaughter.	Name and Address of Owner of Slaughtered Animal.		Description of Animal.						Amount of Compensation actually paid by the Guardians to the Owner.			Amount, if any, realized by Guardians by disposal of Carcase.			Net Expenditure of the Guardians (being the difference between the sums set forth in the two previous columns).			Amount claimed by the Guardians from the General Cattle Diseases Fund (being half the amount set forth in Column 7, or the whole in any case in which it can be claimed under Sec. 84 of the Act).			Remuneration and Allowances to Inspector and other Officers.
		Name.	Address.	Bull.	Cow.	Ox.	Heifer.	Calf.	Sheep.													
										£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	Name of Inspector, Amounts paid to Inspector, £ Dates of Payment, * Period for which above payment was made, Name of other Officer (if any), Amount paid to such Officer, Date of Payment, * Period for which above payment was made, Total of above Payments, £—— Amount of Repayment claimed (being one-half) £ * If the remuneration to Inspector or other Officer is by the week or month, state the weeks or months for which payment is made. If the remuneration is by the case, state the particulars and date of each case.
			Total, .																			
Add Total Amount of Remuneration to Inspector and other Officer as set forth in Column 9, and Amount claimed, . . .																						REMARKS.
Gross Total of Expenditure and Amount claimed, . . .																						

We certify the above to be correct, and that the several Sums ordered to be paid as Compensation, and as Remuneration to the Inspector and other Officers, have been actually paid.

To

The Chief or Under Secretary,
Dublin Castle.

____________________ *Chairman of the Board of Guardians.*
____________________ *Clerk of the Union.*
____________________ *Date.*

(a) THE FIFTH SCHEDULE.—FORM I.

FORM OF APPLICATION FOR CERTIFICATE OF HEALTH AND LICENCE FOR THE REMOVAL OF ANIMALS FOR EXPORTATION.

Application is hereby made for a Certificate of Health and a Licence to remove the Animal or Animals (as the case may be) described in the subjoined Schedule, for exportation from the Port of in Ireland, to the Port of in Great Britain.

SCHEDULE.

Description of Animals.	Number of Animals.		Name and Address of Owner or Owners of Animal or Animals.	Observations.
	In Writing.	In Figures.		
Cattle, . . . Sheep, . Swine, . Goats, . . Ruminant Animals not described as above,				
Total No. of Animals, .				

Signature of Applicant____________________

Residence ____________________

Dated this the____day of________________18

To the Licensing Officer in Charge in behalf of the Veterinary Department at the above-named Port in Ireland.

FORM II.—CERTIFICATE OF HEALTH.

(To be annexed to Form I.)

No. ______

Port of______

______day of______1

I, being appointed by the Lord Lieutenant as an Inspector at the above named Port in Ireland, have examined the Animal or each of the Animals (as the case may be) described in the above Schedule, and about being exported from the above-named Port in Ireland, to the Port of in Great Britain; and I hereby certify, after due examination and inquiry, that, as far as I can ascertain, the Animal or each of the Animals (as the case may be) described in the aforesaid Schedule, is or are (as the case may be) free from disease.

Signature of Inspector ______

FORM III.—LICENCE FOR EXPORTATION.

(To be annexed to Forms I. and II.)

I, being appointed by the Lord Lieutenant for the purpose, having received the above Certificate of health that the Animal or Animals set forth in the Schedule attached thereto, is or are free from disease, do hereby license its or their removal in the Vessel hereunder set forth, on this the day of 18 from the Port of in Ireland, to the Port of in Great Britain.

Signature of Licensing Officer______

Name of Vessel______

Name of Owner of Vessel______

Date of Sailing______

NOTICE.

It is provided by the 60th and 61st sections of "The Contagious Diseases (Animals) Act, 1878," that any person doing anything in contravention of an Order in Council, shall, for each such offence, be liable—

(I.) To a penalty not exceeding Twenty Pounds; or

(II.) If the offence is committed with respect to more than four animals, to a penalty not exceeding Five Pounds for each animal.

(a.) See The Animals Ireland (Amendment) Order of 1886, page 49, by which an amended Schedule is provided.

THE SIXTH SCHEDULE.

RAILWAY STATIONS at which WATER is to be provided for ANIMALS.

Name of Station.	Name of Railway.
Abbeyleix,	Waterford and Central Ireland.
Antrim,	Belfast and Northern Counties.
Antrim,	Great Northern.
Ardrahan,	Athenry and Ennis.
Arklow,	Dublin, Wicklow, and Wexford.
Armagh,	Great Northern.
Armagh,	Newry and Armagh.
Athboy,	Midland Great Western.
Athenry,	Athenry and Ennis.
Athenry,	Midland Great Western.
Athlone,	Great Southern and Western.
Athlone,	Midland Great Western.
Athy,	Great Southern and Western.
Attanagh,	Waterford and Central Ireland.
Aughrim,	Dublin, Wicklow, and Wexford.
Bagnalstown,	Great Southern and Western.
Balbriggan,	Great Northern.
Balla,	Midland Great Western.
Ballaghaderin,	Midland Great Western.
Ballina,	Midland Great Western.
Ballinasloe,	Midland Great Western.
Ballinderry,	Great Northern.
Ballybay,	Great Northern.
Ballybrophy,	Great Southern and Western.
Ballyglunin,	Athenry and Tuam.
Ballyhale,	Waterford and Central Ireland.
Ballyhaunis,	Midland Great Western.
Ballymena,	Belfast and Northern Counties.
Ballymote,	Midland Great Western.
Ballyragget,	Waterford and Central Ireland.
Ballyshannon,	Great Northern.
Ballywillan,	Midland Great Western.
Ballywilliam,	Great Southern and Western.
Banbridge,	Great Northern.
Bandon,	Cork and Bandon.
Bandon,	West Cork.
Bansha,	Waterford and Limerick.
Beauparc,	Great Northern.
Belfast,	Belfast and County Down.
Belfast,	Belfast and Northern Counties.
Belfast,	Great Northern.
Belfast (to Scotch Stations.)	Carrickfergus and Larne.
Belleek,	Great Northern.
Bieragh,	Great Northern.
Birdhill,	Great Southern and Western.
Birdhill,	Waterford and Limerick.
Borris,	Great Southern and Western.
Boyle,	Midland Great Western.
Broadstone, Dublin,	Midland Great Western.
Bruree,	Great Southern and Western.
Buncrana,	Londonderry and Lough Swilly.
Bundoran,	Great Northern.
Bundoran Junction,	Great Northern.
Buttevant,	Great Southern and Western.
Cabra,	Great Southern and Western.
Cahir,	Waterford and Limerick.
Carberry,	Midland Great Western.
Carlow,	Great Southern and Western.
Carrickfergus,	Belfast and Northern Counties.
Carrickhue,	Belfast and Northern Counties.
Carrick-on-Shannon,	Midland Great Western.
Carrick-on-Suir,	Waterford and Limerick.
Castlebar,	Midland Great Western.
Castlebellingham,	Great Northern.
Castleblayney,	Great Northern.
Castledawson,	Belfast and Northern Counties.
Castlerea,	Midland Great Western.
Castletown,	Midland Great Western.
Castletownroche,	Great Southern and Western.
Cavan,	Great Northern.
Cavan,	Midland Great Western.
Charleville,	Great Southern and Western.
Clara,	Great Southern and Western.
Clara,	Midland Great Western.
Claremorris,	Midland Great Western.
Clones,	Great Northern.
Clonmel,	Waterford and Limerick.
Cloughjordan,	Great Southern and Western.
Coleraine,	Belfast and Northern Counties.
Comber,	Belfast and County Down.
Cookstown,	Belfast and Northern Counties.
Cootehill,	Great Northern.
Cork,	Cork and Bandon.
Cork,	Cork and Kinsale.
Cork,	Cork and Macroom.
Cork (Glanmire),	Great Southern and Western.
Crookstown Road,	Cork and Macroom.
Croom,	Great Southern and Western.
Crossdoney,	Midland Great Western.
Crossgar,	Belfast and County Down.
Croughwell,	Athenry and Ennis.
Crumlin,	Great Northern.
Crusheen,	Athenry and Ennis.
Cullybackey,	Belfast and Northern Counties.
Donamon,	Midland Great Western.
Downpatrick,	Belfast and County Down.
Drogheda,	Great Northern.
Dromod,	Midland Great Western.
Dromore Road,	Great Northern.
Drumree,	Midland Great Western.
Dublin (Amiens-street),	Great Northern.
Dublin (King's-bridge),	Great Southern and Western.
Dundalk,	Great Northern.
Dundalk Store,	Great Northern.
Dundrum (Down),	Belfast and County Down.
Dundrum (Dublin),	Dublin, Wicklow, and Wexford.
Dundrum (Co. Tipperary).	Great Southern and Western.
Dungannon,	Great Northern.
Dungarvan,	Waterford, Dungarvan, and Lismore.
Dunleer,	Great Northern.
Dunmanway,	West Cork.
Edenderry,	Midland Great Western.
Edgeworthstown,	Midland Great Western.
Enfield,	Midland Great Western.
Ennis,	Athenry and Ennis.
Ennis,	Waterford and Limerick.
Enniscorthy,	Dublin, Wicklow, and Wexford.
Enniskillen,	Great Northern.
Farranfore,	Great Southern and Western.
Fermoy,	Great Southern and Western.
Fintona,	Great Northern.
Float,	Midland Great Western.
Foxford,	Midland Great Western.
Galway,	Midland Great Western.
Geashill,	Great Southern and Western.
Gibbstown,	Midland Great Western.
Glasslough,	Great Northern.
Gooldscross,	Great Southern and Western.
Gorey,	Dublin, Wicklow, and Wexford.
Gort,	Athenry and Ennis.
Gowran,	Great Southern and Western.
Greenore,	Dundalk, Newry, and Greenore.
Greystones,	Dublin, Wicklow, and Wexford.
Harcourt-street, Dublin,	Dublin, Wicklow, and Wexford.
Hazlehatch,	Great Southern and Western.
Hill of Down,	Midland Great Western.
Hillsborough,	Great Northern.
Horseleap,	Midland Great Western.
Inniskeen,	Great Northern.
Irvinestown,	Great Northern.
Kanturk,	Great Southern and Western.
Kells,	Great Northern.
Kesh,	Great Northern.
Kilcock,	Midland Great Western.
Kilberry,	Great Southern and Western.
Kilcrea,	Cork and Macroom.
Kildare,	Great Southern and Western.
Kilkenny,	Great Southern and Western.
Kilkenny,	Waterford and Central Ireland.
Killagan,	Belfast and Northern Counties.
Killaloe,	Waterford and Limerick.
Killarney,	Great Southern and Western.
Killeagh,	Great Southern and Western.
Killucan,	Midland Great Western.
Killylea,	Great Northern.
Kilmacthomas,	Waterford, Dungarvan, and Lismore.
Kilmainham Wood,	Midland Great Western.
Kilmallock,	Great Southern and Western.
Kilmessin,	Midland Great Western.
Kingscourt,	Midland Great Western.
Kinsale,	Cork and Bandon.
Kinsale,	Cork and Kinsale.
Knockcroghery,	Midland Great Western.
Knocklong,	Great Southern and Western.
Larne,	Carrickfergus and Larne.
Liffey Junction,	Midland Great Western.
Limavady,	Belfast and Northern Counties.
Limerick,	Great Southern and Western.
Limerick,	Waterford and Limerick.
Limerick Junction,	Great Southern and Western

Name of Station.	Name of Railway.
Limerick Junction,	Waterford and Limerick.
Lisburn,	Great Northern.
Lismore,	Waterford, Dungarvan, and Lismore.
Lisnaskea,	Great Northern.
Londonderry,	Belfast and Northern Counties.
Londonderry,	Londonderry and Lough Swilly.
Londonderry,	Great Northern.
Londonderry (to Scotch Stations).	Carrickfergus and Larne.
Longford,	Midland Great Western.
Lurgan,	Great Northern.
Macroom,	Cork and Macroom.
Magherafelt,	Belfast and Northern Counties.
Mallow,	Great Southern and Western.
Markethill,	Newry and Armagh.
Maryborough,	Great Southern and Western.
Maynooth,	Midland Great Western.
Midleton,	Great Southern and Western.
Milford,	Great Southern and Western.
Millstreet,	Great Southern and Western.
Moate,	Midland Great Western.
Mogeely,	Great Southern and Western.
Monaghan,	Great Northern.
Monasterevan,	Great Southern and Western.
Moneymore,	Belfast and Northern Counties.
Mountrath,	Great Southern and Western.
Mullingar,	Midland Great Western.
Multyfarnham,	Midland Great Western.
Navan,	Great Northern.
Navan,	Midland Great Western.
Nenagh,	Great Southern and Western.
Newbridge,	Great Southern and Western.
Newcastle (Co. Limerick)	Rathkeale and Newcastle.
Newry,	Newry, Warrenpoint, and Rostrevor.
Newry,	Newry and Armagh.
Newry, Main Line,	Great Northern.
Newtownards,	Belfast and County Down.
Newtownstewart,	Great Northern.
Nobber,	Midland Great Western.
North Wall Stations, Dublin,	London and North-Western. Midland Great Western. Great Northern. Great Southern and Western.
Oldcastle,	Great Northern.
Omagh,	Great Northern.
Oranmore,	Midland Great Western.
Ovoca,	Dublin, Wicklow, and Wexford.
Pallas,	Waterford and Limerick.
Parsonstown,	Great Southern and Western.
Patrick's Well,	Great Southern and Western.
Patrick's Well,	Waterford and Limerick.
Portadown,	Great Northern.
Portarlington,	Great Southern and Western.
Poyntzpass,	Great Northern.
Randalstown,	Belfast and Northern Counties.
Rathdrum,	Dublin, Wicklow, and Wexford.
Rathkeale,	Rathkeale and Newcastle.
Rathmore,	Great Southern and Western.
Roscommon,	Midland Great Western.
Roscrea,	Great Southern and Western.
Rush,	Great Northern.
Saintfield,	Belfast and County Down.
Sallins,	Great Southern and Western.
Scarva,	Great Northern.
Shillelagh,	Dublin, Wicklow, and Wexford.
Skibbereen,	Ilen Valley.
Skerries,	Great Northern.
Sligo,	Midland Great Western.
Strabane,	Great Northern.
Stradbally,	Waterford, Dungarvan, and Lismore.
Stranorlar,	Finn Valley.
Streamstown,	Midland Great Western.
Tandragee,	Great Northern.
Templemore,	Great Southern and Western.
Thomastown,	Waterford and Central Ireland.
Thurles,	Great Southern and Western.
Tinahely,	Dublin, Wicklow, and Wexford.
Tipperary,	Waterford and Limerick.
Toome,	Belfast and Northern Counties.
Tralee,	Great Southern and Western.
Trew and Moy,	Great Northern.
Trim,	Midland Great Western.
Tuam,	Athenry and Tuam.
Tubber,	Athenry and Ennis.
Tullamore,	Great Southern and Western.
Tynan and Caledon,	Great Northern.
Victoria Bridge,	Great Northern.
Virginia Road,	Great Northern.
Warrenpoint,	Newry, Warrenpoint, and Rostrevor.
Waterford,	Waterford and Central Ireland.
Waterford,	Waterford and Limerick.
Waterford,	Waterford, Dungarvan, and Lismore.
Westport,	Midland Great Western.
Wexford,	Dublin, Wicklow, and Wexford.
Wicklow,	Dublin, Wicklow, and Wexford.
Wilkinstown,	Midland Great Western.
Woodlawn,	Midland Great Western.
Youghal,	Great Southern and Western.

By the Lords Justices and Privy Council of Ireland.

MONCK.
EDWARD SULLIVAN, M.R.

WHEREAS, by an Order dated the 20th day of June, 1881, and made by the Lord Lieutenant, by the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the "Contagious Diseases (Animals) Act, 1878," it was ordered that in the said Order words should have the same meaning as in the "Contagious Diseases (Animals) Act, 1878," and that, notwithstanding anything in the Animals (Ireland) Order, from and immediately after the 1st day of July, one thousand eight hundred and eighty-one, animals brought from Spain or Portugal should not be landed in Ireland except at a foreign animals' wharf for slaughter.

Now We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

I. The said Order of the 20th day of June, 1881, is hereby revoked.

II. Notwithstanding anything in the Animals (Ireland) Order, no animal brought from Spain or Portugal shall be landed in Ireland.

III. This Order shall take effect on and from the 2nd day of November, 1881.

Given at the Council Chamber, Dublin Castle, this 10th day of October, 1881.

O'Hagan, *C.* Henry Ormsby.
O'Conor Don.

FOOT-AND-MOUTH DISEASE, No. VII.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Dublin, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 20th day of February, 1883.

Given at the Council Chamber, Dublin Castle, the 19th day of February, 1883.

H. Law, *C.* W. H. F. Cogan.

FOOT-AND-MOUTH DISEASE, No. XIV.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Drogheda, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 3rd day of March, 1883.

Given at Dublin Castle, the 28th day of February, 1883.

By His Excellency's command,

W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. XVIII.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within any of the ports named in the Schedule to this Order, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 6th day of March, 1883.

Given at Dublin Castle, the 2nd day of March, 1883.

By His Excellency's command,

W. S. B. KAYE.

Schedule to above Order.

The ports of Belfast, Cork, Dundalk, Greenore, Larne, Londonderry, Portrush, Waterford, Wexford.

FOOT-AND-MOUTH DISEASE, No. XXXVI.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near, any wharf, or place of landing, within the port of Newry, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This Order shall commence and take effect from and immediately after the 19th day of March, 1883.

Given at Dublin Castle, the 14th day of March, 1883.

By His Excellency's command,

W. S. B. KAYE.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1883, No. IV.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:

1. Animals brought from France shall not be landed in Ireland.

2. In this Order words have the same meaning as in "The Contagious Diseases (Animals) Act, 1878."

3. This Order shall commence and take effect from and immediately after the sixth day of April, one thousand eight hundred and eighty-three.

Given at the Council Chamber, Dublin Castle, the 5th day of April, 1883.

W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. LXXXII.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Commencement.

1. This Order shall take effect from and immediately after the date hereof.

Declarations.

2. Notwithstanding anything in Articles 20 and 21 (*Area infected with Foot-and-Mouth Disease*) of the Animals (Ireland) Order, a declaration such as is indicated in the form A given in the Schedule to this Order, made by the owner of the animals mentioned

in the declaration, or by his agent authorized in writing for that purpose, may be substituted for the certificate of health of a Veterinary Inspector required by those Articles to be produced as a condition precedent to the granting of a licence for the movement of animals, and the forms of licence numbered (3) and (4), given in the First Schedule to the Animals (Ireland) Order, may be varied accordingly for that purpose.

Delivery of Certificates and Declarations.

3. (*a.*) A movement licence is not available except when accompanied by a certificate or the declaration on which it is granted.

(*b.*) The person granting a movement licence under this Order shall, for the identification of each certificate or declaration produced to him, mark the same by signing his name thereon, with the date of the production thereon to him.

(*c.*) The person granting the licence shall deliver the certificate and the declarations or declaration produced to him, when so marked, with the licence, to the person receiving the licence from him.

Exemption from indorsement of Licences.

(See note *).

4. Articles 20 (*c*) and 21 (4) of the Animals (Ireland) Order, which require that the licence referring to animals moved shall, under certain circumstances, be indorsed by the Local Authority into whose district it is intended to move such animals, shall not apply to animals moved from a district outside an infected area to Dublin, either to be exposed for sale, slaughtered, or exported to Great Britain.

Regulations as to Animals brought by Rail and intended for Export and not exposed for sale within the Dublin Metropolis.

5. All fat animals intended for export and intended to be carried in railway trucks from a district outside an infected area and through the area mentioned in the Schedule to the Foot-and-Mouth Disease No. V. Order, for shipment at the North Wall, and not unloaded until their arrival at the Cabra Junction of the Great Southern and Western Railway, or the Liffey Junction of the Midland Great Western Railway, or the Harcourt-road Station of the Dublin, Wicklow, and Wexford Railway, or the Amiens-street Station of the Great Northern Railway, or the North Wall, and which said animals have not been exposed in, or have not been in the Dublin Cattle Market, or in any licensed sale-yard in the Dublin Metropolis, shall, before they are so carried, be marked as follows:—

By branding with the letter S, six inches in length, on the left side of each of the animals, with the following composition, namely:—Rosin, five parts; oil of turpentine, two parts; and blue or red ochre, one part; melted and used warm, by and at the expense of the owner, consignee, or other person exposing or in charge of the animals.

6. All such fat animals shall, upon their arrival at any of the hereinbefore-mentioned stations, be moved either direct to the port of Dublin or to a place of rest licensed for the reception of animals intended for export, and shall be exported within twenty-four hours after the day of their arrival in Dublin.

Given at the Council Chamber, Dublin Castle, the 5th day of April, 1883.

W. H. F. Cogan, Thos. Steele, *Genl.*

SCHEDULE.

Form A.

Declaration of Owner of Animals or his Agent.

FOOT-AND-MOUTH DISEASE.

I, *A.B.*, of , in the county of , being the owner of the under-mentioned animals [*or* I, *C.D.*, of , in the county of , being the agent authorized for this purpose by *A.B.*, of , in the county of , the owner of the under-mentioned animals], do hereby solemnly and sincerely declare that, to the best of my knowledge and belief, each of the animals described below is not affected with foot-and-mouth disease, and has not been exposed to the infection of foot-and-mouth disease.

Dated this day of 18 .

[To be signed] *A.B.*

Number and Description of Animals above referred to.

Cattle ____________________

Sheep ____________________

Goats ____________________

Swine ____________________

(Number to be expressed both in words and in figures.)

Caution (to be printed on the form).—A person making a declaration false in any material particular, or obtaining or endeavouring to obtain a licence by means of a false pretence, is liable, under "The Contagious Diseases (Animals) Act, 1878," to fine and imprisonment.

Form B.

(Article 3.)

To be printed as Indorsement on Licence.

(*a.*) The licence is not available except when accompanied by the certificate or declaration on which it is granted.

(*b.*) The person granting the licence must, for the identification of the certificate or declaration produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(*c.*) The person granting the licence must deliver the certificate or declaration produced to him, when so marked, with the licence, to the person receiving the licence from him.

Caution.

Persons acting without such a licence where such a licence is necessary, or acting thereon after the licence has expired, or counterfeiting, fabricating, or altering, or obtaining or endeavouring to obtain a licence by means of a false pretence, or granting or issuing a licence knowing the same to be false in any respect, or committing other offences with respect to licences, are liable, under "The Contagious Diseases (Animals) Act, 1878," to fine and imprisonment.

The number and description of animals inserted in the licence must be the same as the number and description in the certificate or declaration on which the licence is granted.

FOOT-AND-MOUTH DISEASE, No. LXXXIII.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

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* Articles 4, 5, and 6, of this Order have since been revoked.

Short Title.

1. This Order may be cited as THE MARKETS AND FAIRS (FOOT-AND-MOUTH DISEASE) ORDER OF 1883.

Commencement.

2. This Order shall commence and take effect from and immediately after the 11th day of April, one thousand eight hundred and eighty-three.

Interpretation.

3. In this Order—

Animals means cattle (that is, bulls, cows, oxen, heifers, and calves), and sheep, and swine.

Fat animals means animals intended for slaughter.

Store animals means animals other than fat animals.

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance-money or other payment or not, whether it is held in a public place or not, and whether animals of different owners are exposed thereat or not; and includes also an exhibition.

Private sale means any sale other than a public sale.

Foot-and-mouth disease infected area means an area for the time being declared by the Lord Lieutenant or the Privy Council to be an area infected with foot-and-mouth disease.

Foot-and-mouth disease infected place means a place for the time being declared by a Local Authority or by the Lord Lieutenant or the Privy Council to be a place infected with foot-and-mouth disease.

Premises includes farm and two or more adjoining premises or farms in the same occupation.

Other terms have the same meaning as in The Animals (Ireland) Order.

Public and Private Sales.

4. No public or private sale of an animal or animals, fat or store, shall be held in the district of any Local Authority in Ireland in which there is a foot-and-mouth disease infected area, or a foot-and-mouth disease infected place, except as expressly authorized by this Order.

5. A public or private sale of animals, fat or store, may be held with a licence of the Lord Lieutenant or of the Privy Council.

6. An application for such licence shall be made in writing and signed by either—

(i.) The Clerk of the Local Authority of the district in which the sale is desired to be held, or by a

(ii.) Justice of the Peace; provided that in either case such application shall state the name of the place, townland, and parish of the poor law union in which it is intended to hold such public or private sale of an animal or animals.

7. Nothing in the foregoing provisions shall be deemed to interfere with or make a licence of the Lord Lieutenant necessary for a sale of animals being on a farm or premises not in a place infected with foot-and-mouth disease, in case the animals are not affected with foot-and-mouth disease and have been on the farm or premises not less than fourteen days before the sale.

8. This Order does not extend to Dublin metropolis (provision being made for the metropolis as regards public and private sales by the Dublin Metropolis (Foot-and-Mouth Disease) Order of 1883, and the Dublin Metropolis (Foot-and-Mouth Disease) Order of 1883, No. II.)

Offences.

9. If a public or private sale of an animal or animals, fat or store, is held in contravention of this Order or of the conditions of a licence of the Lord Lieutenant or of the Privy Council thereunder, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each animal exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance-money or other payment for admission thereto, and the purchaser thereat of any animal, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 5th day of April, 1883.

W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. 146.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE), ORDER OF 1883.

Commencement and Interpretation.

2. This Order shall commence and take effect from and immediately after the Fourth day of May, One Thousand Eight Hundred and Eighty-three; and the words in this Order have the same meaning as in the Animals (Ireland) Order.

Power for a Local Authority to Prohibit Movement into their District.

3.*—(*a.*) Any Local Authority in Ireland may, with the view of preventing the introduction of foot-and-mouth disease into their district, make regulations for prohibiting or regulating the movement by land or water of animals into their district from the district of any other Local Authority in Ireland:

(*b.*) Provided, as follows:

(i.) This Order does not authorize a Local Authority to make a regulation affecting the movement of animals into an Infected Area:

(ii.) Any regulation made by a Local Authority under this Order shall neither restrict the movement of animals by railway through the district of that Local Authority, nor interfere with their exportation to Great Britain.

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* This Article has been revoked by Order No. 593, page 43.

4. A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

5. If the Lord Lieutenant is of opinion with respect to any regulation of a Local Authority made in pursuance of this Order that it is inexpedient or is objectionable in any particular and directs the revocation thereof, the same shall thereupon cease to operate.

Offences.

6. If an animal is moved in contravention of a regulation of a Local Authority made in pursuance of this Order, the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person or company moving or conveying the animal, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 30th day of April, 1883.

W. H. F. Cogan. Edward Sullivan, *M.R.*
Henry Ormsby. W. M. Johnson.
A. M. Porter.

FOOT-AND-MOUTH DISEASE, No. 174.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. Any Local Authority in Ireland may, from time to time, make regulations for the following purposes :

For requiring the disinfection of any hide, hoof, offal, or other part of a carcase found in a slaughter-house or other place in any case where an Inspector shall have certified in writing that such hide, hoof, offal, or other part has formed part of an animal that was, when slaughtered, affected with foot-and-mouth disease, and that in his opinion such hide, hoof, offal, or other part is likely to spread foot-and-mouth disease.

For prescribing the mode in which such disinfection is to be effected.

2. In this Order words have the same meaning as in "The Contagious Diseases (Animals) Act, 1878."

3. This Order shall take effect from and immediately after the fifteenth day of May, one thousand eight hundred and eighty-three.

A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

Given at the Council Chamber, Dublin Castle, the 7th day of May, 1883.

H. Law, *C.* Edward Sullivan, *M.R.*
C. R. Barry. Thos. Steele, *Genl.*
W. M. Johnson.

FOOT-AND-MOUTH DISEASE, No. 233.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows :—

I. When an Inspector duly authorized by the Lord Lieutenant affixes at or near any wharf, or place of landing, within the port of Warrenpoint, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf or place will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 30th day of May, 1883.

Given at Dublin Castle, the 25th day of May, 1883.

By His Excellency's command,
W. S. B. KAYE.

FOOT-AND-MOUTH DISEASE, No. 406.

By the Lords Justices-General and General Governors of Ireland.

H. LAW, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows :—

I. When an Inspector duly authorized by the Lord Lieutenant or Lords Justices affixes at or near any wharf, or place of landing, within the port of Dundrum, a notice to the effect that persons who have been in contact with animals on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf or place will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.

II. This order shall commence and take effect from and immediately after the 6th day of August, 1883.

Given at Dublin Castle, the 2nd day of August, 1883.

By Their Excellencies' command,
W. S. B. KAYE.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. This Order may be cited as "The Infected Places Marking or Branding of Animals Order, 1883."

2. Any Local Authority in Ireland may, from time to time, make regulations for the following purposes:

For requiring the marking or branding of animals in a place declared to be infected with disease.

For prescribing the mode in which such marking or branding is to be effected.

3. In this Order words have the same meaning as in "The Contagious Diseases (Animals) Act, 1878."

4. This Order shall take effect from and immediately after the 22nd day of August, one thousand eight hundred and eighty-three.

A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

Given at the Council Chamber, Dublin Castle, the 18th day of August, 1883.

Edward Sullivan, *M.R.* Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. 593.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

1. Article 3 of The Movement into District (Foot-and-Mouth Disease) Order of 1883, is hereby revoked, and the following provisions of this Article shall be read in the place of that Article, and shall be deemed to be Article 3 of that Order (namely):—

Power for a Local Authority to prohibit Movement into their District.

3.—(*a.*) Any Local Authority in Ireland may with the view of preventing the introduction of foot-and-mouth disease into their district, make, from time to time, Regulations for prohibiting or regulating the movement by land or by water of animals or any specified kind of animals, into their district from the district of any other Local Authority in Ireland;

(*b.*) Provided, as follows;

(i.) This Order does not authorize a Local Authority to make a Regulation affecting movement of animals into an Infected Place or an Infected Area; and

(ii.) Any regulation made by a Local Authority under this Order shall not restrict movement of animals by Railway through the district of that Local Authority.

2. Notwithstanding anything in Article 2 (*interpretation*) of THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE) ORDER OF 1883, the term Animals shall, for the purposes of that Order, include cattle (that is, bulls, cows, oxen, heifers, and calves), and sheep, and goats, and swine.

3. This Order may be cited as THE MOVEMENT INTO DISTRICT (FOOT-AND-MOUTH DISEASE) ORDER OF 1883, AMENDMENT.

Given at the Council Chamber, Dublin Castle, the 9th day of October, 1883.

Edward Sullivan, *M.R.*, *C.S.*

C. R. Barry, *L.J.A.*, *C.S.* C. Palles, *C.B.*, *C.S.*

M. Morris. Henry Ormsby.

W. H. F. Cogan. Thos. Steele, *Genl.*

FOOT-AND-MOUTH DISEASE, No. 594.

By the Lord Lieutenant and Privy Council in Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

Movement of Breeding Rams into place infected with Foot-and-Mouth Disease.

1. Notwithstanding anything in Article 18 (*Place infected with Foot-and-Mouth Disease*) of the Animals (Ireland) Order, Rams not affected with foot-and-mouth disease may be moved into a place infected with foot-and-mouth disease for the purpose of the breeding of sheep, but for no other purpose, in accordance with the following Regulations and not otherwise:

(i.) For the movement into the infected place there must be a Licence of the Local Authority of the district in which the infected place is situate.

(ii.) The Rams so moved shall be moved into the infected place under the direction and in charge of an Inspector or other officer of the Local Authority.

Production of Licences; Names and Addresses.

2.—(1.) Every person in charge of a Ram being moved under this Order, shall, on demand of a Justice, or of a Constable, or of an Inspector or other officer of a Local Authority, produce and show to him the Licence authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector or other officer.

Offences.

3.—(1.) If a Ram is moved in contravention of this Order, the owner of the Ram, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person or company moving or conveying the Ram, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a person in charge of a Ram being moved under this Order, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Interpretation.

4. In this Order words have the same meaning as in "The Animals (Ireland) Order."

Commencement.

5. This Order shall commence and take effect from and immediately after the tenth day of October, one thousand eight hundred and eighty-three.

Given at the Council Chamber, Dublin Castle, the 9th day of October, 1883.

Edward Sullivan, *M.R.*, *C.S.*
C. R. Barry, *L.J.A.*, *C.S.* C. Palles, *C.B*, *C.S.*
M. Morris. Henry Ormsby.
W. H. F. Cogan. Thos. Steele, *Genl.*

PORT OF BELFAST.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :

1. The inspections of animals intended for exportation from the port of Belfast shall be made in the places described in the schedule to this Order, subject to the conditions applying to each separate place as specified in the schedule aforesaid ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 20th day of December, 1883.

By His Excellency's command,
W. S. B. KAYE.

Schedule to above Order.

I. The yard belonging to the Belfast Central Railway Company, situated at Lagan Bank-road, in Cromac Ward, in the town of Belfast ; which may be used for the inspection of any animals intended for exportation.

II. The yard belonging to the Belfast and Northern Counties Railway Company, situated at Duncrue, off Whitla-street, in Dock Ward, in the town of Belfast ; which may be used for the inspection of such animals as that Company has conveyed along the line of railway owned or worked by it, and discharged at the above-named yard.

III. The yard belonging to the Great Northern Railway Company (Ireland), situated at Grosvenor-street, in St. George's Ward, in the town of Belfast ; which may be used for the inspection of such animals as that Company has conveyed along the line of railway owned or worked by it, and discharged at the above-named yard.

FOOT-AND-MOUTH DISEASE, No. 961.

THE FOOT-AND-MOUTH DISEASE (SLAUGHTER) (IRELAND) ORDER OF 1884.

By the Lord Lieutenant and Privy Council of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :

Slaughter by Special Authority of Lord Lieutenant or Privy Council.

1. Where a Local Authority is authorized by the Lord Lieutenant or by the Privy Council to put in operation the provisions of this order, but not otherwise, such Local Authority may—

(*a.*) Cause any cattle, sheep, goats, or swine affected with foot-and-mouth disease to be slaughtered ; or

(*b.*) Cause any cattle, sheep, goats, or swine being or having been in the same shed or herd or flock or pigsty, or in contact, with any animal affected with foot-and-mouth disease to be slaughtered.

(*c.*) Provided, that if the owner of an animal gives notice in writing to the Local Authority, or their Inspector or other officer, that he objects to the animal being slaughtered, it shall not be lawful for the Local Authority to slaughter that animal except with the further special authority of the Lord Lieutenant or of the Privy Council first obtained.

Compensation.

2. The Local Authority shall, out of Union funds, pay compensation as follows for cattle, sheep, goats, and swine slaughtered under the authority of this Order :

(*a.*) Where the animal slaughtered was affected with foot-and-mouth disease, the compensation shall be its value immediately before it became so affected ;

(*b.*) In every other case the compensation shall be the value of the animal immediately before it was slaughtered.

Application of General Provisions.

3. The provisions of Section 30 of the Act of 1878 (*General provisions relative to slaughter and compensation*), shall apply to the case of an animal slaughtered under the provisions of this Order.

Movement of Diseased or suspected Animals for Slaughter.

4. Where the slaughter under the authority of this Order of diseased or suspected animals in Foot-and Mouth Disease Infected Places in the District of a Local Authority is impracticable or would be highly inconvenient, animals affected with or suspected of foot-and-mouth disease may, notwithstanding anything in The Animals (Ireland) Order be moved out of a Foot-and Mouth Disease Infected Place and area on a highway or thoroughfare for the purpose of being slaughtered in manner and under the conditions following, and not otherwise :

(*a.*) The diseased or suspected animals shall be moved with a License of the Local Authority to a slaughter-house in a float or cattle-van properly constructed so as to prevent contact of the diseased or suspected animals with other animals during the movement.

(*b.*) The diseased or suspected animals shall be moved to the slaughter-house in charge of an Inspector or other officer of the Local Authority ; and the same officer shall enforce and superintend the immediate slaughter there of the animals, and shall forthwith report the fact of the slaughter to the Local Authority.

(c.) The float or cattle-van shall immediately after each occasion of use be cleansed and disinfected, by or under the superintendence of the same officer, in manner provided respecting vans by Article 70 of The Animals (Ireland) Order.

Nothing in this Article shall authorize the movement of an animal affected with or suspected of foot-and-mouth disease into the District of another Local Authority without the previous consent in writing of that other Local Authority or a Licence in that behalf of the Lord Lieutenant or Privy Council.

Extent.

5. This Order extends to Ireland only.

Interpretation.

6. Terms in this Order have the same meaning as in The Animals (Ireland) Order.

Short Title.

7. This Order may be cited as The Foot-and-Mouth Disease (Slaughter) (Ireland) Order of 1884.

Given at the Council Chamber, Dublin Castle,
the 6th day of March, 1884.

Edward Sullivan, *C.* Drogheda.
O'Conor Don. A. M. Porter, *M.R.*
John Naish.

THE DUBLIN METROPOLIS ORDER OF 1884, No. II.

By the Lord Lieutenant and Privy Council
in Ireland.

SPENCER.

WHEREAS it is expedient to take further measures for the purpose of preventing the spreading of disease:

Now therefore We, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:—

Short Title.

1. This Order may be cited as The Dublin Metropolis Order of 1884, No. II.

Commencement.

2. This Order shall take effect from and immediately after the date hereof.

Interpretation.

3. In this Order—

Animals means cattle (that is, bulls, cows, oxen, heifers, and calves), and sheep, goats, and swine.

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance-money or other payment or not, whether it is held in a public place or not, and whether animals of different owners are exposed thereat or not; and includes also an exhibition.

Expose means expose for sale or in any manner put up or offer for sale, or exhibit at an exhibition.

The Metropolitan Market, or the Market, means the New Cattle Market, at Prussia-street, in the city of Dublin.

Lair means any place used as a place of rest for animals which are for shipment to Great Britain, or which are to be or have been exposed in the Metropolitan Market or at any public sale of animals in the Dublin Metropolis.

Other terms have the same meaning as in The Animals (Ireland) Order.

Public Sales in Dublin Metropolis.

4. No public sale of an animal or animals, fat or store, shall be held in Dublin Metropolis, except with a licence of the Lord Lieutenant or of the Privy Council.

Lairs.

5. No yard, shed, or other place, shall be used as a lair unless it shall have been licensed for the purpose by the Lord Lieutenant or Privy Council.

Cleansing and Disinfection of Lairs.

6. (1.) Any place licensed as a lair shall, to the satisfaction of the Privy Council, be cleansed and disinfected either on each day on which it is used, and after it has been used, or at some other time not later than 12 o'clock at noon of the next day following, unless the following day is Sunday, and then of the Monday following, and in either case before it is again used.

(2.) Such place shall be cleansed and disinfected as follows:—

(i.) All parts of such place with which animals or their droppings have come in contact, shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter, shall be effectually removed therefrom; then

(ii.) The same parts of such place shall be thoroughly washed or scrubbed, or scoured with water; then

(iii.) The same parts of such place shall have applied to them a coating of limewash in which commercial carbolic acid has been mixed in the proportion of one pint of the acid to four gallons of limewash.

(3.) The scrapings and sweepings of such place, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Special Regulation as to Cleansing and Disinfection of the Metropolitan Market.

7. The Metropolitan Market shall be cleansed and disinfected, either on each day on which it is used, and after it has been used, or at some time not later than 6 o'clock in the evening of the next following Saturday, and in either case before it is again used.

8. (1.) The Metropolitan Market shall be cleansed and disinfected as follows:—

(i.) All parts of the market with which animals or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom; then

(ii.) The same parts of the market shall be thoroughly washed or scrubbed or scoured with water; then

(iii.) The same parts of the market shall have applied to them a solution of carbolic acid, containing one part of the acid to thirty parts of water.

(2.) The scrapings and sweepings of the market, and all dung, sawdust, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

Revocation.

9. The Orders described in the Schedule to this Order are hereby revoked; but this revocation shall not—

(*a*.) revive any Order or part of any Order revoked by or otherwise affect the past operation of any of those Orders;

(*b*.) affect the validity or invalidity of anything done or suffered, or any appointment made, or any licence or authority granted, or any right, title, obligation, or liability accrued thereunder, before this Order takes effect;

(*c*.) interfere with the institution or prosecution of any proceeding in respect of any offence committed against or any penalty or forfeiture incurred under any Order hereby revoked.

Offences.

10. (*a*.) If a public sale of an animal or animals, fat or store, is held in contravention of this Order or of the conditions of a licence of the Lord Lieutenant or of the Privy Council thereunder, the person or company holding the sale, and the occupier of the place or farm or premises where the sale is held, and the owner or consignee of each animal exposed thereat, and the person exposing the same thereat, and the auctioneer, if any, or other person conducting the sale, and the person, if any, taking entrance money or other payment for admission thereto, and the purchaser thereat of any animal, such last-mentioned person or such purchaser knowing the sale to be held in contravention as aforesaid shall, each according to, and in respect of his or their own acts and defaults be deemed guilty of an offence against the Act of 1878.

(*b*.) If a lair is used in contravention of any of the provisions of this Order, the owner and the lessee and the occupier, or any other person using or causing or directing or permitting the use of such lair as a place of rest for animals, each according to and in respect of his or their own acts shall be deemed to be guilty of an offence against the Act of 1878.

(*c*.) If anything is done, or omitted to be done, in contravention of any of the provisions of this Order as regards cleansing and disinfection, the owner and the lessee and the occupier of any place in respect of which the same is done or omitted, each according to and in respect of his or their own acts or omissions, shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 7th day of May, 1884.

Edward Sullivan, *C.* O'Hagan.
C. R. Barry. Henry Ormsby.
Thos. Steele, *Genl.* John Naish.

SCHEDULE.

No. of Order.	Date of Order.	Title or Subject of Order.
209	21st May, 1883,	The Dublin Metropolis Order of 1883, No. III.
540	7th September, 1883,	The Dublin Metropolis (Foot-and-Mouth Disease) Order of 1883, No. IV.
963	14th March, 1884, .	The Dublin Metropolis (Foot-and-Mouth Disease) Order of 1884.

PORT OF WEXFORD.

By the Lords Justices-General and General Governors of Ireland.

EDWARD SULLIVAN, C., L.J.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Wexford shall be made in the places described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 1st day of August, 1884.

By Their Excellencies' command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A yard in the joint occupation of Mr. John Bacon, of 14, Water-street, in the city of Liverpool, and of the Bristol Steam Navigation Company (Limited), situated at Redmond-place, in the town of Wexford.

PORT OF LIMERICK.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspection of animals intended for exportation from the port of Limerick shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspection until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 21st day of August, 1884.

By His Excellency's command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A yard belonging to the Limerick Harbour Commissioners, situated in the Dock Ward, in the city of Limerick, having an entrance and an exit in Dock-road.

FOOT-AND-MOUTH DISEASE. No. 973.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases

(Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and direct as follows:

1. When an Inspector duly authorized by the Lord Lieutenant affixes at, or near any wharf, or place of landing, within the port of Coleraine, a notice to the effect that persons who have been in contact with animals, on board ship in transit to or from Great Britain, or in any part of Great Britain, on entering that wharf, or place, will be required before leaving to disinfect themselves and their clothes, then all such persons shall, on being requested, comply with the terms of that notice.
2. This Order shall commence and take effect from and immediately after the 30th day of August, 1884.

Given at Dublin Castle, the 28th day of August, 1884.

By His Excellency's command,
W. S. B. KAYE.

PORT OF LONDONDERRY.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspection of animals intended for exportation from the port of Londonderry shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspection until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 3rd day of January, 1885.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Commissioners of Londonderry, which are situate on the Quay, opposite to the Custom House, Constabulary Barracks, and Victoria Market.

PORT OF SLIGO.

By the Lord Lieutenant-General and General Governor of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspection of animals intended for exportation from the port of Sligo shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspection until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 3rd day of January, 1885.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

An enclosed yard, the property of the Sligo Harbour Commissioners, situate at the extreme end of the Old Quay at Sligo.

PLEURO-PNEUMONIA, No. VII.

By the Lord Lieutenant and Privy Council of Ireland.

SPENCER.

WE, the Lord Lieutenant-General and General Governor of Ireland by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. In this Order words have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

2. Cattle affected with pleuro-pneumonia may be moved out of places infected with pleuro-pneumonia within the poor law unions mentioned in the Schedule to this order, for slaughter, in manner and under the conditions following, and not otherwise:—

(1.) The diseased cattle shall be moved, with a licence of the Local Authority of the poor law union in which the infected place from which the cattle are to be moved is situate, to a slaughter-house in the city of Dublin, specified in the licence, or to the yard of Edward O'Keeffe, horse-slaughterer, or knacker, situate in Mill-street, in the city of Dublin, in a cattle van properly constructed so as to prevent contact of the diseased cattle with other cattle during the movement.

(2.) If the diseased cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence, unless that other Local Authority agrees to dispense with such indorsement licence.

(3.) The diseased cattle shall be moved to the slaughter-house, or to the aforesaid knacker's yard, in charge of an Inspector or other officer of the Local Authority of the poor law union from which the cattle are moved; and the same officer shall enforce and superintend the immediate slaughter there of the cattle, and shall forthwith report the fact of the slaughter to the said Local Authority.

(4.) The cattle-van shall immediately after each occasion of use, and before it is again used, be cleansed and disinfected, as follows:—

(1.) (i.) The floor of the van and all other parts thereof with which cattle or their droppings have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, litter, and other matter shall be effectually removed therefrom: then

(ii.) The same parts of the van shall be thoroughly washed or scrubbed, or scoured with water: then

(iii.) The same parts of the van shall have applied to them a coating of lime-wash.

(2.) The scrapings and sweepings of the van, and all dung, sawdust, litter, and other matter removed therefrom, shall forthwith be well mixed with quicklime, and be effectually removed from contact with animals.

3. (i.) The lungs of all cattle slaughtered under the provisions of the Contagious Diseases (Animals) Act, 1878, in the poor law unions mentioned in the Schedule in this Order, shall be sent with all practicable speed to the yard of the aforesaid Edward O'Keeffe, and shall be there destroyed.

(ii.) Each set of lungs shall be inclosed in a properly constructed box, and shall have a label attached thereto specifying the name of the poor law union from which the animal was conveyed, the name of the owner, the date of slaughter, and the sex of the animal slaughtered.

Given at the Council Chamber, Dublin Castle,
this 25th day of February, 1885.

Edward Sullivan, *C.* Leinster.
J. A. Lawson. R. Dowse.
Henry Ormsby. Henry Bruen.
A. M. Porter. John Naish.

SCHEDULE.

Poor law union of Balrothery.
" " North Dublin.
" " South Dublin.
" " Rathdown.

THE SWINE FEVER (SLAUGHTER) (IRELAND) ORDER OF 1885.

By the Lord Lieutenant and Privy Council in Ireland.

CARNARVON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878, and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

Slaughter in Swine-Fever.

1. A Local Authority may if they think fit,—

(i.) Cause any swine affected with swine-fever to be slaughtered ; or

(ii.) Cause any swine being or having been in the same pig-sty or shed, or in contact with swine affected with swine-fever to be slaughtered.

Compensation in Swine-Fever.

2. The Local Authority shall, out of Union Funds, pay compensation as follows for swine slaughtered under this Order :

(i.) Where the pig slaughtered was affected with swine-fever, the compensation shall be one-half of its value immediately before it became so affected, but so that the compensation do not in any such case exceed forty shillings.

(ii.) In every other case the compensation shall be the value of the pig immediately before it was slaughtered, but so that compensation do not in any such case exceed four pounds.

Extent.

3. This Order extends to Ireland only.

Short Title.

4. This Order may be cited as THE SWINE FEVER (SLAUGHTER) (IRELAND) ORDER OF 1885.

Given at the Council Chamber, Dublin Castle,
the 29th day of July, 1885.

Ashbourne, *C.* W. H. F. Cogan.
M. Morris. Hedges Eyre Chatterton.
Thos. Steele, *Genl.*

By the Lord Lieutenant and Privy Council of Ireland.

CARNARVON.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the "Contagious Diseases (Animals) Act, 1878," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

1. This Order shall take effect from and immediately after the 7th day of August, 1885.

2. In this Order "the Act of 1878," means "The Contagious Diseases (Animals) Act, 1878."

Other terms have the same meaning as in the Act of 1878.

3. The several Poor Law Unions hereinafter mentioned, that is to say :—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

shall be, and the same are hereby united into a District for the purposes of inspection under the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 29th day of July, 1885.

Ashbourne, *C.* W. H. F. Cogan.
M. Morris. Hedges Eyre Chatterton,
Thos. Steele, *Genl.*

By the Lord Lieutenant-General and General Governor of Ireland.

CARNARVON.

WHEREAS, by an Order in Council, duly made under the "Contagious Diseases (Animals) Act, 1878," and dated the 29th day of July, 1885, the Poor Law Unions hereinafter mentioned, that is to say :—

Dungarvan Poor Law Union,
Kilmacthomas Poor Law Union,

have been united into a District for the purposes of inspection under the said Act :

Now, therefore, We, the Lord Lieutenant-General and General Governor of Ireland, in exercise and execution of the powers in that behalf vested in Us, by and under the "Contagious Diseases (Animals) Act, 1878," and of every power enabling Us thereto, do hereby appoint Mr. N. J. Power, M.R.C.V.S., to the office of Veterinary Inspector for the said United District :

And We hereby further order and direct that the said Inspector shall in and throughout the said united district, have and perform, in addition to all other powers and duties conferred on a Veterinary Inspector under the said Act, all the powers and duties which under the said Act, or under the Animals (Ireland) Order, might, or ought to be had and performed by an Inspector appointed by a Local Authority, and the remuneration of the said Inspector shall be a salary of £135 per annum, including travelling expenses, of which salary the Dungarvan Union shall contribute the sum of £80 per annum ; and the Kilmacthomas Union the sum of £55 per annum.

Given at Dublin Castle the 7th day of August, 1885.

By His Excellency's Command,

W. S. B. KAYE.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1886.

By the Lords Justices and Privy Council in Ireland.

EDWD. SAXE-WEIMAR, General.
ASHBOURNE, C.
J. T. BALL, L.J.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Act, 1878, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. This Order may be cited as the "Importation of Animals (Ireland) Order, 1886."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from Great Britain, except with the consent of the Lord Lieutenant.

IV. The "Importation of Animals (Ireland) Order, 1884, No. VII.," is hereby revoked, except as regards the recovery of any penalty incurred thereunder before the date hereof.

Given at the Council Chamber, Dublin Castle,
the 9th day of February, 1886.

M. Morris. Robert R. Warren.
Gerald FitzGibbon. A. M. Porter.
John Naish. Hugh Holmes.
E. R. King-Harman. John Monroe.

THE ANIMALS (IRELAND) AMENDMENT ORDER OF 1886.

By the Lord Lieutenant and Privy Council in Ireland.

ABERDEEN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. Chapter 23 (Portal Inspection of Animals brought for Transit by Sea) Article 84 of the Animals (Ireland) Order is hereby revoked, and the following provisions of this Article shall be read in place of that Article; and shall be deemed to be Chapter 23, Article 84, of that Order, namely;—

Chapter 23:—*Portal Inspection of Animals brought for transit by Sea.*

84.—(1.) It shall not be lawful to move from any port or place of embarkation in Ireland, any animal, for exportation to Great Britain, unless such animal shall have been previously inspected by an Inspector of the Privy Council at such port or place, and unless such Inspector shall be satisfied that, as far as he can ascertain by the exercise of reasonable diligence, such animal is free from disease, and shall, upon application made in the Form I. set forth in the Schedule hereto, have given a certificate to that effect, and a licence for such movement, either alone or with other animals in the Form II. set forth in the Schedule; and such certificate and licence shall accompany such animal or animals, and, whenever required, shall be produced by the person in charge of any animal to any person lawfully authorized to demand the same.

(2.) Inspection of animals intended for exportation shall take place at the port or place of embarkation, at such times and places, and under such regulations as shall from time to time be made by the Lord Lieutenant for each particular port.

(3.) The owner or person in charge of each animal intended for inspection and shipment shall have the same presented for inspection, with an application for such inspection, at such place and in such manner as may be set forth in regulations to be made as aforesaid, or as the Inspector, subject to such regulations, may require; and should any such animal, from being heated, dirty, overdriven, or from any other cause, be considered by the Inspector to be in an unfit state for inspection or examination, its owner, or the person in charge of such animal, shall, as far as possible, render it fit for inspection by rest or cleansing, or other means, as the case may require.

(4.) Each animal on being inspected and found free from disease, shall, when required by the Inspector be branded or otherwise marked, and such branding or marking shall not be removed or counterfeited.

(5.) It shall not be lawful for the master of any vessel to receive into any vessel, for the purpose of being shipped or exported therein, any animal in respect of which a certificate of health and licence for movement shall not have been granted as aforesaid.

(6.) It shall not be lawful for any person to bring or send or cause to be brought or sent any diseased animal to any port for shipment.

2. Nothing in this Order shall be deemed to invalidate or make unlawful anything done under Chapter 23, Article 84, of the Animals (Ireland) Order, hereby revoked, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under Chapter 23, Article 84, of the Animals (Ireland) Order hereby revoked.

Interpretation.

3. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

4. This Order may be cited as "The Animals (Ireland) Amendment Order of 1886."

Commencement.

5. This Order shall take effect from and immediately after the 31st day of May, one thousand eight hundred and eighty-six.

Given at the Council Chamber, Dublin
Castle, this 11th day of May, 1886.

Edwd. Saxe-Weimar, *General.*
John Naish, *C.* R. Dowse.
S. Woulfe Flanagan. Samuel Walker.
P. J. Keenan. J. Lentaigne.

SCHEDULE.

Form I.

*Port of*____________________

Application is hereby made for a Certificate of Health and a Licence to remove the Animal or Animals (as the case may be) described in the subjoined Schedule, for exportation from the above named Port in Ireland, to the Port of in Great Britain.

Description of Animals.	No. of Animals.		Name and Address of Owner or Owners of Animal or Animals.
	In Writing.	In Figures.	
Cattle, . . .			
Sheep, . . .			
Swine, . . .			
Goats, . . .			
Ruminant Animals not described as above, . . .			
Total No. of Animals, .			

Exd. by

____

Signature of Applicant______________

Residence________________________

Dated this the______day of______18

To the Inspector in behalf of the Veterinary Department of the Privy Council at the above-named Port in Ireland.

Form II.—Certificate of Health and Licence for Exportation.

I, being appointed by the Lord Lieutenant as an Inspector at the above-named Port in Ireland, having examined the Animal or each of the Animals (as the case may be) described in the above Schedule, do hereby certify, after due examination and inquiry, that as far as I can ascertain, the Animal or each of the Animals (as the case may be) described in the aforesaid Schedule, is or are (as the case may be) free from disease, and do hereby license its or their removal, on this the day of 18 from the above named Port in Ireland, to the above named Port in Great Britain.

Signature of Inspector, ———

NOTICE.

It is provided by the 60th and 61st sections of "The Contagious Diseases (Animals) Act, 1878," that any person doing anything in contravention of an Order in Council, shall, for each such offence, be liable—

(I.) To a penalty not exceeding Twenty Pounds; or,

(II.) If the offence is committed with respect to more than four animals, to a penalty not exceeding Five Pounds for each animal.

PORT OF CORK.

By the Lord Lieutenant-General and General Governor of Ireland.

ABERDEEN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Act, 1878," and the Animals (Ireland) Order, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Cork shall be made in the places described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2 The Order dated the 31st day of October, 1885, relating to the port of Cork is hereby revoked.

3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 15th day of May, 1886.

By His Excellency's Command,

W. S. B. KAYE.

Schedule to above Order.

I. A yard belonging to the City of Cork Steam Packet Company (Limited), situated in St. Patrick's Ward, in the city of Cork, entered from Alfred-street, and having an exit at Penrose-quay.

II. A yard belonging to the Clyde Shipping Company, situated in St. Patrick's Ward, in the city of Cork, entered from King-street, and having an exit at Patrick's-quay.

PLEURO-PNEUMONIA ORDER, No. X.

By the Lord Lieutenant and Privy Council of Ireland.

ABERDEEN.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers vested in Us under "The Contagious Diseases (Animals) Act, 1878," and of every other power enabling Us in this behalf, do order and it is hereby ordered as follows:—

I. In this Order—

"The Act of 1878" means the Contagious Diseases (Animals) Act, 1878.

The term "registered owner" means a person registered in pursuance of "The Dairies, Cowsheds, and Milkshops (Ireland) Order of August, 1879," and of "The Dairies, Cowsheds, and Milkshops (Ireland) Order of November, 1883."

Other terms have the same meaning and scope as in the Act of 1878.

II. Any Local Authority in Ireland may from time to time make regulations for requiring every registered owner of animals in a dairy-yard, cowshed, or other place in their district to keep a register of his animals in a form to be prescribed by the Local Authority, and to be provided by and at the expense of the Local Authority; and for requiring such registered owner to produce at all reasonable times such register to an Inspector or other officer under the Act of 1878.

III. A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

IV. If the Lord Lieutenant is of opinion with respect to any regulation of a Local Authority made in pursuance of this Order that it is inexpedient or is objectionable in any particular, and directs the revocation thereof, the same shall thereupon cease to operate.

Given at the Council Chamber, Dublin Castle, the 18th day of June, 1886.

John Naish, *C.* R. Dowse.
P. J. Keenan. John Monroe.

THE RABIES (IRELAND) ORDER OF 1886.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under The Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as The Rabies (Ireland) Order of 1886.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the 1st day of November, one thousand eight hundred and eighty-six.

Interpretation.

4. In this Order—

The Act of 1878 means the Contagious Diseases (Animals) Act, 1878:

The Act of 1886 means The Contagious Diseases (Animals) Act, 1886:

The Acts of 1878 to 1886 means the Contagious Diseases (Animals) Acts, 1878 to 1886:

Animals means cattle, sheep, and goats, and all other ruminating animals, and swine:

Carcase means the carcase of an animal, horse, ass, mule, or dog, and part of such a carcase, and the meat, flesh, bones, hide, skin, hoofs, horns, offal, or other part of an animal, horse, ass, mule, or dog, separately or otherwise, or any portion thereof:

Fodder means hay or other substance commonly used for food of animals, horses, asses, or mules, and includes meat, biscuits, or other substance commonly used for food of dogs.

Litter means straw or other substance commonly used for bedding, or otherwise, for or about animals, horses, asses, mules, or dogs:

Article, means Article of this Order:

Other terms have the same meaning and scope as in the Act of 1878.

Extension of Acts of 1878 *to* 1886.

5. Dogs shall be animals, and rabies shall be a disease, for the purposes of the following Sections of the Acts of 1878 to 1886 (namely):

Section thirty-one of the Act of 1878 (notice of disease);
Section thirty-two of the Act of 1878 (Orders of Council);
Section fifty of the Act of 1878 (powers of police);
Section fifty-one of the Act of 1878 (powers of inspectors);
Section six of the Act of 1886 (slaughter);
Section eight of the Act of 1886 (definition of animals);

and of all other Sections of those Acts containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Duty of Police on Notice of Rabies.

6. The constable to whom notice of the fact of a dog or of an animal or of a horse or ass or mule being affected with rabies, or with disease supposed to be rabies, is given, under Section thirty-one of the Act of 1878, as extended by this Order, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Optional Notice of Disease or Illness.

7. Any person having in his possession or under his charge a dog or an animal or a horse or ass or mule affected with rabies, or with any illness, or suspected of being so affected, besides giving such notice to a constable as he is required by Section thirty-one of the Act of 1878, as extended by this Order, to give, may, if he thinks fit, give notice of the fact of the dog or animal or horse or ass or mule being so affected, or suspected, to the Inspector of the Local Authority.

Duty of Inspector to act immediately.

8. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of rabies, or having reasonable ground to suspect the existence of rabies, shall proceed with all practicable speed to the place where such rabies, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1886, and any Order in Council, conferred and imposed on him as Inspector.

Public Warning as to Existence of Rabies.

9.—(1.) The Local Authority may, if they think fit, from time to time, give public warning by placards, advertisement, or otherwise, of the existence of rabies in any kennel, stable, building, field, or other place, with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and, in case of a kennel, stable, building, or other like place, until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse), to remove or deface any such placard.

Special Regulations of Local Authority as to Dogs.

10. Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes, or any of them:

(*a.*) For providing for the muzzling of dogs:

(*b.*) For providing for the keeping of dogs under proper control by the owner or person in charge thereof in such manner as may be prescribed by such Regulations:

(*c.*) For providing for the seizure, detention, and disposal, including slaughter, of stray dogs, or of dogs not muzzled, or of dogs not being kept under proper control in the manner prescribed by such Regulations:

(*d.*) For prohibiting or regulating the holding of shows or exhibitions of dogs, and the exposing of dogs for exhibition or sale thereat.

Regulations of Local Authority as to Movement for Rabies.

11. Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes, or any of them:

(*a.*) For prohibiting or regulating the movement out of any kennel, stable, building, field, or other place, of a dog or of an animal or of a horse or ass or mule affected with or suspected of rabies;

(*b.*) For prohibiting or regulating the movement out of any kennel, stable, building, field, or other place, in which rabies exists, of a dog or of an animal or of a horse or ass or mule that has been in contact with or in the same kennel, stable, building, field, or other place, with a dog or with an animal or with a horse or ass or mule affected with or suspected of rabies;

(*c.*) For regulating the taking out of any kennel, stable, building, field, or other place, of any fodder, litter, or other thing that has been in contact with or used for or about a dog, or for or about an animal, or for or about a horse or ass or mule affected with or suspected of rabies;

but nothing in any such Regulation shall authorize movement in contravention of any provision of any General Order in Council for the time being in force; and a Regulation under paragraph (*b*) of this Article shall operate so long only as rabies exists, in the judgment of the Local Authority, in any kennel, stable, building, field, or other place to which the Regulation refers, and, in case of a kennel, stable, building, or other like place, until the same has been cleansed and disinfected.

Regulations of Local Authority as to Cleansing and Disinfection.

12.—(1.) Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes or any of them:

(*a*) For providing for the cleansing and disinfection of places used by, and of utensils, feeding-troughs, pens, hurdles, or other things, used for or about dogs, animals, horses, asses, or mules affected with or suspected of rabies:

(*b.*) For providing for the cleansing and disinfection of vans or carts or other vehicles used for carrying dogs, animals, horses, asses, or mules affected with or suspected of rabies on land otherwise than on a railway:

(*c.*) For prescribing the mode in which such cleansing and such disinfection are to be effected:

(*d.*) For providing that such places, utensils, feeding-troughs, pens, hurdles, or other things, vans, carts, or other vehicles, should be cleansed and disinfected at the expense of the Local Authority or of the owner, lessee, or occupier thereof.

(2.) If any person fails to cleanse and disinfect any place, or any utensil, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such place, or such utensil, feeding-trough, pen, hurdle, or other thing, or such van, cart, or other vehicle to be cleansed and disinfected and to recover the expenses of such cleansing and disinfection from such person in any court of competent jurisdiction.

Obligation on Occupiers and Owners.

13. Where the power of causing any place or any utensil, feeding-trough, pen, hurdle, or other thing, or any van, cart, or other vehicle to be cleansed and disinfected on account of rabies is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

Slaughter in Rabies.

14.—(1.) Where a person having a dog or an animal or a horse or ass or mule in his possession or under his charge gives notice to a constable that the dog or animal or horse or ass or mule is affected with rabies, or a person is convicted of an offence against the Act of 1878 by reason of his having failed to give such a notice in respect of any dog or animal or horse or ass or mule, then, if at any time thereafter it appears to the Local Authority, on a special report of a Veterinary Inspector or Veterinary Surgeon, that the dog or animal or horse or ass or mule is affected with rabies, the Local Authority may, if they think fit, serve on the owner of the dog or animal or horse or ass or mule a notice in writing requiring him to slaughter it, or to permit them to slaughter it forthwith.

(2.) If in any case the owner fails to comply with the requisition of the notice of the Local Authority, he shall be deemed guilty of an offence against the Act of 1878, unless he shows to the satisfaction of the court of summary jurisdiction before which he is charged that the dog or animal or horse or ass or mule was not affected with rabies.

Post-mortem Examination.

15.—(1.) Where a dog or an animal or a horse or ass or mule has died of, or has been slaughtered on account of, rabies, or disease supposed to be rabies, the Local Authority may, if they think fit, previous to the disposal of the carcase, cause a post-mortem examination to be made thereof, in which case such examination shall be conducted by a Veterinary Inspector or Veterinary Surgeon specially appointed in that behalf, who shall forthwith report to the Local Authority, for their information, the result of such examination.

(2.) Where the power of causing a post-mortem examination under this Article is exercised by a Local Authority, the owner or the person in charge of such carcase shall give all reasonable facilities for that purpose.

Disposal of Carcases.

16.—(1.) The carcase of every dog, animal, horse, ass, or mule—

(*a.*) that has died of rabies; or

(*b.*) that has been slaughtered in consequence of being affected with rabies;

shall be disposed of by the Local Authority as follows:—

(i.) Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quicklime or other disinfectant, and with not less than six feet of earth.

(ii.) Or the Local Authority may, if authorized by Licence from the Privy Council, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following:—The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse slaughterer's or knacker's-yard approved for the purpose by the Privy Council, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article, the Local Authority may make, from time to time, such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same.

(3.) Where, under this Article, a Local Authority cause a carcase to be buried, they shall first cause its skin to be so slashed as to be useless.

(4.) A Local Authority may cause or allow a carcase to be taken into the district of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority, or with a Licence in that behalf of the Privy Council, but not otherwise.

Digging up Carcases of Dogs buried on Account of Rabies.

17. It shall not be lawful for any person, except with the Licence of the Privy Council, to dig up, or cause to be dug up, the carcase of any dog that has been buried on account of rabies.

Weekly Returns as to Rabies.

18. Where an Inspector of a Local Authority finds in his District rabies, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

General Provisions as to Regulations of Local Authority.

19.—(1.) Every Local Authority shall forthwith send to the Privy Council a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation made by a Local Authority under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences; Names and Addresses.

20.—(1.) Every person in charge of dogs, animals, horses, asses, or mules being moved, where, under any Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary shall, on demand of a Justice, or of a Constable, or of an Inspector or other officer of the Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector, or other officer.

Offences.

21.—(1.) If anything is done or omitted to be done as regards the muzzling of a dog or as regards the keeping of a dog under proper control in contravention of a Regulation of a Local Authority made under the authority of this Order, the owner of the dog, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a show or exhibition of a dog or dogs is held in contravention of a Regulation of a Local Authority made under the authority of this Order, the person holding such show or exhibition, and the occupier of the place where the show or exhibition is held, and the owner or consignee or person for the time being in charge of each dog exposed thereat, and the person, if any, taking entrance-money or other payment for admission thereto, such last-mentioned person knowing the show or exhibition to be held in contravention as aforesaid, shall each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If a dog, or an animal, or a horse, ass, mule, or the carcase of a dog, or of an animal, or of a horse, ass, or mule is moved in contravention of a Regulation of a Local Authority made under the authority of this Order, or of the conditions of a Movement Licence thereunder, the owner of such dog, animal, horse, ass, mule, or carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying such dog, animal, horse, ass, mule, or carcase, and the owner and the charterer, and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If any person with a view to unlawfully evade or defeat the operation of this Order by clipping or washing, or in any other manner takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate any mark clipped, painted, or stamped on a dog or on an animal, or on a horse, ass, or mule, as required by a Regulation of a Local Authority made under the authority of this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the dog, animal, horse, ass, or mule, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If anything is omitted to be done as regards cleansing or disinfection in contravention of a Regulation of a Local Authority made under the authority of this Order, the owner and the lessee and the occupier of any place or thing in or in respect of which,—and the person using the van, cart, or other vehicle in which,—and the owner and the charterer and the master of the vessel in which,—(as the case may be), the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(6.) If a person in charge of dogs, animals, horses, asses, or mules being moved, where, under a Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Saving for Dogs Act, 1871, and other Acts.

22. Nothing in this Order shall be deemed to affect or interfere with the operation of The Dogs Act, 1871, or any local or other Act of Parliament for the same or like purposes.

Given at the Council Chamber, Dublin Castle, this 16th day of October, 1886.

Edwd. Saxe-Weimar, *General.*
Michl. Morris. Hedges Eyre Chatterton, *C.S.*
Hugh Holmes. John Monroe.
J. Lentaigne.

THE ANTHRAX (IRELAND) ORDER OF 1886.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows:—

Short Title.

1. This Order may be cited as THE ANTHRAX (IRELAND) ORDER OF 1886.

Extent.

2. This Order extends to the whole of Ireland.

Commencement.

3. This Order shall commence and take effect from and immediately after the 1st day of November, one thousand eight hundred and eighty-six.

Interpretation.

4. In this Order—

The Act of 1878 means The Contagious Diseases (Animals) Act, 1878:
The Acts of 1878 to 1886 means The Contagious Diseases (Animals) Acts, 1878 to 1886:
Animals means cattle, sheep, and goats, and all other ruminating animals, and swine:
Carcase means the carcase of an animal, and part of such a carcase, and the meat, bones, hide, skin, hoofs, horns, offal, or other part of an animal, separately or otherwise, or any portion thereof:
Fodder means hay or other substance commonly used for food of animals:
Litter means straw or other substance commonly used for bedding or otherwise for or about animals:
Article means Article of this Order:

Other terms have the same meaning and scope as in the Act of 1878.

Extension of Acts of 1878 to 1886.

5. Anthrax, that is to say, the disease called or known as anthrax, splenic fever, or splenic apoplexy, of animals, shall be a disease for the purposes of the following Sections of the Act of 1878 (namely):

Section thirty-one (notice of disease);
Section thirty-two (Orders of Council);
Section fifty (powers of Police);
Section fifty-one (powers of Inspectors);

and of all Sections of the Acts of 1878 to 1886 containing provisions relative to or consequent on the provisions of those Sections, including such Sections as provide for offences and procedure.

Duty of Police on Notice of Anthrax.

6. The constable to whom notice of the fact of an animal being affected with anthrax, or with disease supposed to be anthrax, is given, under Section thirty-one of the Act of 1878, as extended by this Order, shall forthwith give information thereof to an Inspector of the Local Authority, and to the Local Authority.

Optional Notice of Disease or Illness.

7. Any person having in his possession or under his charge an animal affected with anthrax, or with any illness, or suspected of being so affected, besides giving such notice to a constable as he is required by Section thirty-one of the Act of 1878, as extended by this Order, to give, may, if he thinks fit, give notice of the fact of the animal being so affected, or suspected, to the Inspector of the Local Authority.

Duty of Inspector to act immediately.

8. An Inspector of a Local Authority on receiving in any manner whatsoever information of the supposed existence of anthrax, or having reasonable ground to suspect the existence of anthrax, shall proceed with all practicable speed to the place where such anthrax, according to the information received by him, exists, or is suspected to exist, and shall there and elsewhere put in force and discharge the powers and duties by or under the Acts of 1878 to 1886, and any Order in Council conferred and imposed on him as Inspector.

Public Warning as to existence of Anthrax.

9.—(1.) Any Local Authority may, if they think fit, from time to time give public warning by placards, advertisement, or otherwise of the existence of anthrax in any building, field, or other place with or without any particular description thereof, as they think fit, and may continue to do so during the existence of the disease, and in case of a building or other like place until the same has been cleansed and disinfected.

(2.) It shall not be lawful for any person (without authority or excuse) to remove or deface any such placard.

Regulations of Local Authority as to Movement of Animals, Fodder, &c.

10. Any Local Authority may make, from time to time, such regulations as they think fit for the following purposes, or any of them:

(*a.*) For prohibiting or regulating the movement out of any building, field, or other place of an animal affected with or suspected of anthrax;

(*b.*) For prohibiting or regulating the movement out of any building, field, or other place in which anthrax exists of an animal that has been in contact with or in the same building, field, or other place with an animal affected with or suspected of anthrax;

(*c.*) For regulating the taking out of any building, field, or other place of any fodder, litter, or other thing that has been in contact with or used for or about an animal affected with or suspected of anthrax;

but nothing in any such Regulation shall authorize movement in contravention of any provision of any General Order in Council for the time being in force; and a Regulation under paragraph (*b*) of this Article shall operate so long only as anthrax exists in the judgment of the Local Authority in any building, field, or other place to which the Regulation refers, and in case of a building, or other like place, until the same has been cleansed and disinfected.

Cleansing and Disinfection of Places for Anthrax.

11.—(1.) Every cow-shed or other place in which an animal affected with anthrax has been kept while so affected, or has died or been slaughtered, shall be cleansed and disinfected as follows:

(*a.*) The cow-shed or other place shall be swept out, and all litter, dung, or other thing that has been in contact with, or used about any such animal, shall be effectually removed therefrom: then

(*b.*) The floor of the cow-shed or other place and all other parts thereof with which the animal or its droppings or any discharge from the mouth or nostrils of the animal has come in contact, shall be as far as practicable, thoroughly washed or scrubbed or scoured with water: then

(*c.*) The same parts of the cow-shed or other place shall be washed over with lime-wash.

(2.) All litter, dung, or other thing that has been removed from the cow-shed or other place shall be forthwith disinfected, burnt, or destroyed.

(3.) Except that where any place as aforesaid is not capable of being so cleansed and disinfected, it shall be sufficient if such place be cleansed and disinfected as far as practicable.

(4.) The provisions of this Article shall be executed by the Local Authority at their own expense, except where the Local Authority have by Regulation made under this Order required the occupiers of such places to cleanse and disinfect the same at the expense of the Local Authority or at the expense of such occupiers.

Regulations of Local Authority as to Cleansing and Disinfection.

12.—(1.) Any Local Authority may make, from time to time, such Regulations as they think fit for the following purposes or any of them:

For providing for the cleansing and disinfection of utensils, pens, hurdles, or other things used for or about animals affected with or suspected of anthrax and for prescribing the mode in which such cleansing and such disinfection are to be effected.

For requiring the owners of such utensils, pens, hurdles, or other things to cleanse and disinfect the same at the expense of the Local Authority or at the expense of such owners.

For providing for the cleansing and disinfection of cow-sheds or other places in which animals suspected of anthrax have been kept while so suspected or have died or been slaughtered.

For requiring the occupiers of cow-sheds or other places used by animals affected with or suspected of anthrax to cleanse and disinfect such cow-sheds or places at the expense of the Local Authority or at the expense of such occupiers.

(2.) If the owner of any such thing or the occupier of any such place does any act in contravention of any such Regulation or fails in any respect to observe the same, he shall be deemed guilty of an offence against the Act of 1878, and where the owner of such thing or the occupier of such place fails to cleanse and disinfect in accordance with any such Regulation, it shall be lawful for the Local Authority, without prejudice to the recovery of any penalty for the infringement of such Regulation, to cause such thing or place to be cleansed and disinfected and to recover the expenses of such cleansing and disinfection from such owner or occupier in any court of competent jurisdiction.

Obligation on Occupiers and Owners.

13. Where the power of causing a place, or any utensil, pen, hurdle, or other thing to be cleansed and disinfected on account of anthrax is exercised by a Local Authority, the occupier or owner thereof shall give all reasonable facilities for that purpose.

Disposal of Carcases.

14.—(1.) The carcase of every animal—

(*a.*) that has died of anthrax; or

(*b.*) that has been slaughtered in consequence of being affected with anthrax;

shall be disposed of by the Local Authority as follows:

(i). Either the Local Authority shall cause the carcase to be buried as soon as possible in its skin in some proper place, and to be covered with a sufficient quantity of quick-lime or other disinfectant, and with not less than six feet of earth.

(ii.) Or the Local Authority may, if authorized by Licence from the Privy Council, cause the carcase to be destroyed, under the inspection of the Local Authority, in the mode following: The carcase shall be disinfected, and shall then be taken, in charge of an officer of the Local Authority, to a horse-slaughterer's or knacker's-yard approved for the purpose by the Privy Council, or other place so approved, and shall be there destroyed by exposure to a high temperature, or by chemical agents.

(2.) With a view to the execution of the foregoing provisions of this Article the Local Authority may make, from time to time, such Regulations as they think fit for prohibiting or regulating the removal of any carcase, or for securing the burial or destruction of the same.

(3.) A Local Authority may cause or allow a carcase to be taken into the District of another Local Authority to be buried or destroyed, with the previous consent of that Local Authority or with a Licence in that behalf of the Privy Council, but not otherwise.

Digging up Carcases.

15. It shall not be lawful for any person, except with the Licence of the Privy Council, to dig up, or cause to be dug up, the carcase of any animal that has been buried.

Weekly Returns as to Anthrax.

16. Where an Inspector of a Local Authority finds in his District anthrax, he shall forthwith make a return thereof to the Local Authority and to the Privy Council, on a form provided by the Privy Council, with all particulars therein required, and shall continue to so make a return thereof on the Saturday of every week until the disease has ceased.

General Provisions as to Regulations of Local Authority.

17.—(1.) Every Local Authority shall forthwith send to the Privy Council a copy of every Regulation made by them under this Order.

(2.) If the Privy Council are satisfied on inquiry with respect to any Regulation made by a Local Authority under this Order that the same is of too restrictive a character, or otherwise objectionable, and direct the revocation thereof, the same shall thereupon cease to operate.

Production of Licences; Names and Addresses.

18.—(1.) Every person in charge of animals being moved, where, under any Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary, shall on demand of a Justice, or of a Constable or of an Inspector or other officer of the Local Authority, produce and show to him the Movement Licence, if any, authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice, or Constable, or Inspector or other officer.

Offences.

19.—(1.) If an animal or carcase is moved in contravention of a Regulation of a Local Authority made under the authority of this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal or carcase, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal or carcase, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping or washing, or in any other manner, takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark clipped, painted, or stamped on an animal as required by a Regulation of a Local Authority made under the authority of this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the animal, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(3.) If anything is omitted to be done as regards cleansing or disinfection in contravention of this Order, or of a Regulation of a Local Authority made under the authority of this Order, the owner and the lessee and the occupier of any place or thing in or in respect of which,—and the owner and the charterer and the master of the vessel in which,—(as the case may be), the same is omitted, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If a person in charge of animals being moved where, under a Regulation of a Local Authority made under the authority of this Order, a Movement Licence is necessary, on demand made under this Order, fails to give his true name and address, or gives a false name or address, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
this 16th day of October, 1886.

Edwd. Saxe-Weimar, *General.*
M. Morris. Hedges Eyre Chatterton, *C.S.*
Hugh Holmes. John Monroe.
J. Lentaigne.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1886—No. II.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. This Order may be cited as the "Importation of Animals (Ireland) Order, 1886, No. II."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from the Kingdom of Norway.

Given at the Council Chamber, Dublin
Castle, the 10th day of November, 1886.

Ashbourne, *C.* J. A. Lawson.
Hedges Eyre Chatterton. Robert R. Warren.
C. R. Barry. George A. C. May. John Naish.
Arthur Kavanagh. John Monroe.

THE ANIMALS (IRELAND) AMENDMENT ORDER OF 1886.—No. II.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. Chapter 35 (Inspectors and Officers of Local Authorities) of the Animals (Ireland) Order is hereby revoked, and the following provisions of this Article shall be read in place of that Article, and shall be deemed to be Chapter 35 of that Order, namely:—

Chapter 35.—*Inspectors and Officers of Local Authorities.*

122. The following is hereby approved as the qualification of a Veterinary practitioner (not being a member of the Royal College of Veterinary Surgeons) to be a Veterinary Inspector in Ireland, namely:—that he holds the veterinary certificate of the Highland and Agricultural Society of Scotland.

123. The Local Authority shall appoint in and for each Poor Law Union, not being a Poor Law Union united with another Poor Law Union or other Poor Law Unions into a district under the provisions of section eighty-one of the Act of 1878, one Inspector.

124. If a Local Authority is of opinion that another Inspector or officer, or other Inspectors or officers are required in any Poor Law Union in addition to the Inspector so appointed, such Local Authority may appoint such additional Inspector or officer, or additional Inspectors or officers as the Lord Lieutenant shall certify under the hand of the Chief or Under Secretary to be necessary for such Poor Law Union.

125. Every appointment of an Inspector or other officer made under this Order shall be subject to the approval of the Lord Lieutenant; and any person appointed to be an Inspector or other officer shall not be entitled to any salary or remuneration until such approval shall have been obtained.

126. Every Inspector appointed pursuant to Article 123 of this Order shall have the qualifications of a Veterinary Inspector as defined by the Act of 1878 or Article 122 of this Order, provided that in the case of any Union where the Lord Lieutenant shall be satisfied that it is impossible to procure, or that for any sufficient cause it is undesirable to appoint a person so qualified, the Lord Lieutenant may authorize the Local Authority to appoint as such Inspector a person not having such qualifications as aforesaid.

127. Every Inspector or other officer appointed in pursuance of the provisions of Article 124 of this Order shall have such qualifications as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided in the said section.

128. The salary or remuneration of every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be such as the Local Authority shall from time to time determine, subject in each case to the approval of the Lord Lieutenant.

129. Every Inspector or other officer appointed pursuant to Articles 123 and 124 of this Order shall be removable from office at any time, either by direction of the Lord Lieutenant, without notice, or, subject to the approval of the Lord Lieutenant, by the Local Authority upon receiving a month's notice, or a month's salary in lieu of notice.

130. Every Inspector appointed in pursuance of Article 123 of this Order shall perform all the duties imposed upon the Inspector of a Local Authority by the Act of 1878, or by any Order in Council made thereunder. He shall also value all animals which the Local Authority may require to be valued by one of its officers.

131. Every Inspector or other officer appointed pursuant to Article 124 of this Order shall perform such duties as the Lord Lieutenant shall prescribe in the certificate given under the hand of the Chief or Under Secretary, as provided by the said section.

132. Every Inspector appointed pursuant to Article 123 of this Order shall on Saturday in each week forward to the Clerk of the Local Authority a certificate, in the form set forth in the Second Schedule to this Order, of the animals slaughtered or reserved for observation and treatment, pursuant to directions under section thirty of the Act of 1878, during the week ending on the said day; and shall also supply to the Local Authority any further information in reference to the said animal as the Lord Lieutenant or the Local Authority shall from time to time require.

Interpretation.

2. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

3. This Order may be cited as "The Animals (Ireland) Amendment Order of 1886, No. II."

Commencement.

4. This Order shall take effect from and immediately after the 1st day of January, one thousand eight hundred and eighty-seven.

Given at the Council Chamber, Dublin Castle, this 30th day of December, 1886.

Edwd. Saxe-Weimar, *General.* Ashbourne, *C.*
M. E. Hicks-Beach. J. A. Lawson.
P. J. Keenan. Hugh Holmes.
John Monroe. John Young.

DUBLIN METROPOLIS (AMENDMENT) ORDER OF 1887.

By the Lords Justices and Privy Council in Ireland.

EDWD. SAXE-WEIMAR, General.
ASHBOURNE, C.
GERALD FITZGIBBON.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and of every other power enabling Us in this behalf, do Order, and it is hereby ordered as follows :—

Article 7 of the Dublin Metropolis Order of 1884, No. II., is hereby revoked, and the following provisions of this Article shall be read in place of that Article, and shall be deemed to be Article 7 of that Order, namely :—

> 7. The Metropolitan Market shall be cleansed and disinfected, either on each day on which it is used, and after it has been used, or at some time not later than 6 o'clock in the evening of the next following Tuesday, and in either case before it is again used.

Interpretation.

2. In this Order terms have the same meaning as in the Dublin Metropolis Order of 1884, No. II.

Short Title.

3. This Order may be cited as "The Dublin Metropolis (Amendment) Order of 1887."

Commencement.

4. This Order shall take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle, this 21st day of February, 1887.

HUGH HOLMES.

PLEURO-PNEUMONIA, No. XIII.

By the Lords Justices and Privy Council in Ireland.

EDWD. SAXE-WEIMAR, General.
ASHBOURNE, C.
GERALD FITZGIBBON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested, under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. In this Order words have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

2. This Order shall commence and take effect from and immediately after the First day of March, 1887.

Granting of Movement Licences.

3. Notwithstanding anything contained in the Animals (Ireland) Order, no Licence shall be granted for the movement of any cattle out of a place infected with pleuro-pneumonia in the poor law unions mentioned in the Schedule hereto, for any of the purposes specified in Article 13 (1) B. (*e*) of that Order, except with the consent of the Lord Lieutenant.

4. The cattle moved under Licence as provided in this Order out of a place infected with pleuro-pneumonia shall, after their arrival at the place specified in the Licence, be kept, as far as practicable, separate from all cattle which have been moved out of places not infected with pleuro-pneumonia, until a period of twenty-eight days shall have elapsed from the date of the Licence, and shall not during that period be again moved from the place specified in the Licence.

5. No Licence shall be issued for the movement of cattle out of a place infected with pleuro-pneumonia into the district of another Local Authority until the Endorsement Licence of that other Authority, as provided in Article 13 (1) C. of the Animals (Ireland) Order, shall have been first obtained, and no Licence shall be made available for more than three days, including the day of the date of issue.

6. The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Veterinary Department of the Privy Council Office.

Delivery of Certificates.

7.—(1.) A Movement Licence granted under this Order is not available except when accompanied by the certificate on which it is granted.

(2.) The person granting such Movement Licence under this Order, shall, for the identification of each certificate produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(3.) The person granting such Movement Licence shall deliver the certificate produced to him, when so marked, with the Licence, to the person receiving the Licence from him.

Delivery of Licences.

8. Every Movement Licence and Certificate granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed, by the person in charge of the cattle moved, at the nearest Police station of the district in which the place where the cattle were moved under such Licence is situate.

Offences.

9.—(1.) If an animal is moved in contravention of this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a person in charge of animals being moved, where under this Order a Movement Licence is necessary, fails to deliver such Licence at a Police station as required by this Order, he shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 21st day of February, 1887.

HUGH HOLMES.

SCHEDULE.

North Dublin Union.
South Dublin Union.
Rathdown Union.

PLEURO-PNEUMONIA, No. XII.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

Short Title.

1. This Order may be cited as THE MOVEMENT INTO DISTRICT (PLEURO-PNEUMONIA) ORDER OF 1887.

Commencement and Interpretation.

2. This Order shall commence and take effect from and immediately after the 14th day of March, One Thousand Eight Hundred and Eighty-seven; and the words in this Order have the same meaning as in the Animals (Ireland) Order.

Regulations of Local Authority as to Movement into their District from other Districts.

3.—(i.) Any Local Authority may, with the view of preventing the introduction of Pleuro-Pneumonia into their district, make, from time to time, such regulations as they think fit for prohibiting or regulating the movement, by land or by water, of cattle into their district from the district of any other Local Authority in Ireland: Provided that the power to make regulations under this Article shall be exercised only by a Local Authority or their Executive Committee, and shall not be deputed to any other Committee nor to a Sub-Committee.

(ii.) Where a Local Authority have made a regulation under the provisions of this Article prohibiting the movement of cattle into their district from the district of any other Local Authority in Ireland, it shall not be lawful, so long as such regulation is in force, for any person to move into the district of such first-mentioned Local Authority any head of cattle so prohibited that may have been at any time during the continuance of such regulation within the district of such other Local Authority: Provided that the provisions of this Article shall not extend to any such head of cattle moved by railway through such last-mentioned district, without untrucking.

(iii.) No regulation made by a Local Authority under this Article shall be deemed to apply to the movement of—

(*a.*) Cattle into a Cattle-Plague infected place; or

(*b.*) Cattle into a Pleuro-Pneumonia infected place or area; or

(*c.*) Cattle into a Foot-and-Mouth Disease infected place or area; or

(*d.*) Cattle affected with Pleuro-Pneumonia; or

(*e.*) Cattle by railway through the District of that Local Authority, without untrucking;

which movement is regulated by the Acts of 1878 to 1886, and Orders in Council issued thereunder.

4. A copy of every regulation made by a Local Authority under this Order shall be forthwith forwarded to the Veterinary Department, Dublin Castle.

5. If the Lord Lieutenant is of opinion with respect to any regulation of a Local Authority made in pursuance of this Order, that it is inexpedient or is objectionable in any particular, and directs the revocation thereof, the same shall thereupon cease to operate.

Offences.

6. If a head of cattle is moved in contravention of a regulation of a Local Authority made in pursuance of this Order, the owner of the head of cattle and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person or company moving or conveying the head of cattle, and the owner and the charterer and the master of the vessel in which it is moved, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle, the 9th day of March, 1887.

Edwd. Saxe-Weimar, *General.*
Ashbourne, *C.* Arthur James Balfour.
Hedges Eyre Chatterton.
Robert R. Warren. C. R. Barry.
J. T. Ball. P. J. Keenan.
John Monroe.

PORT OF DUNDALK.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Dundalk shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved portion of an enclosed yard, belonging to the Dundalk and Newry Steam Packet Company, situate on the quay at Dundalk, entered from the public road leading to Soldier's Point, and having an exit on the quay aforesaid.

PORT OF DUNDRUM.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Dundrum shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved pens belonging to the East Downshire Steamship Company, situate on the quay at Dundrum.

PORT OF GREENORE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Greenore shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 31st day of March, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with paved and concrete floors in the yard at Greenore belonging to the London and North Western Railway Company, having an entrance from the lines of Railway at Greenore and an exit at the Quay.

PORT OF LARNE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Larne shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked..
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 4th day of April, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Carrickfergus and Larne Railway Company, situate at the terminus of their railway, at the quay, Larne Harbour.

PORT OF WESTPORT.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Westport shall be made in the place described in the Schedule to this Order ; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 4th day of April, 1887.

By His Excellency's Command,
W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

A pen with concrete floor, the property of the Harbour Commissioners of Westport, situate on the quay at Westport.

PORT OF COLERAINE.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the port of Coleraine shall be made in the place described in the Schedule to this Order ;

and no other place shall be used for such inspections until this Order shall have been altered or revoked.

2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Commissioners of Coleraine, situate on the quay at Coleraine.

PORT OF NEWRY.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Newry, shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens, in the occupation of the Dundalk and Newry Steam Packet Company, situate in the town of Newry, at each side of William-street, close to Dublin Bridge and between the Newry Canal and the Newry and Warrenpoint Railways.

PORT OF PORTRUSH.

By the Lord Lieutenant-General and General Governor of Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Portrush, shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 5th day of April, 1887.

By His Excellency's Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens with concrete floors, the property of the Harbour Company (Limited) of Portrush, situate at Kerr-street, Portrush.

PORT OF BALLINA.

By the Lords Justices-General and General Governors of Ireland.

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Ballina, shall be made in the place described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 29th day of April, 1887.

By Their Excellencies' Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The pens forming a portion of a yard belonging to the Moy Commissioners of Ballina, situate on the Quay on the river Moy, near the town of Ballina.

PORT OF DROGHEDA.

By the Lords Justices-General and General Governors of Ireland.

ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

1. The inspections of animals intended for exportation from the port of Drogheda shall be made in the places described in the Schedule to this Order; and no other place shall be used for such inspections until this Order shall have been altered or revoked.
2. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 29th day of April, 1887.

By Their Excellencies' Command,

W. S. B. KAYE.

SCHEDULE TO ABOVE ORDER.

The paved yards, the property of the Drogheda Steam Packet Company, situate in St. Laurence's Gate Ward, parish of St. Peter, and county of the town of Drogheda, described as follows:—

No. 1, or "Gas Yard," entered from Steam Packet Quay.
No. 2, or "Mill Yard," entered from Back Strand, with an exit through the Company's stores to Steam Packet Quay.
No. 3, or "Office Yard," entered from Steam Packet Quay.
No. 4, or "Large Inspection Yard," entered from Cross-street, leading from Back Strand to Steam Packet Quay, and opening into Steam Packet Quay.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1888.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1888."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal from Malta.

Given at the Council Chamber, Dublin Castle, the 2nd day of January, 1888.

Edwd. Saxe-Weimar, *General.* Ashbourne, *C.*
Meath. Arthur James Balfour.
Arthur Kavanagh. John Monroe.
J. G. Gibson. Ion T. Hamilton.

THE PLEURO-PNEUMONIA SLAUGHTER (IRELAND) ORDER OF 1888.

(No. 61.)

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested, under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Slaughter of Cattle exposed to infection of Pleuro-Pneumonia.

1.—(1.) A Local Authority shall cause all cattle being or having been in the same field, shed, or other place, or in the same herd, or otherwise in contact with cattle affected with Pleuro-pneumonia to be slaughtered within ten days after the fact of their having been so in contact has been ascertained or within such further period as the Lord Lieutenant may in any case direct.

(2.) A Local Authority shall cause all cattle which have been certified by an Inspector appointed by the Lord Lieutenant to have been in any way exposed to the infection of pleuro-pneumonia to be slaughtered within such period as the Lord Lieutenant may direct.

(3.) Every such head of cattle, shall be immediately marked by having the last six inches of its tail made bare by clipping or shaving and may be further marked or branded in such other manner as may be deemed requisite by an Inspector authorized by the Lord Lieutenant for that purpose.

(4.) All cattle by this Article required to be slaughtered shall be kept in a shed or other place approved by an Inspector authorized by the Lord Lieutenant for that purpose and shall not be moved therefrom except for slaughter as hereinafter provided.

(5.) No cattle other than cattle dealt with under this Article shall be moved into or kept in such shed or other place so long as any cattle are detained there under the provisions of this Article.

(6.) Any head of cattle may at any time be moved for the purpose of being slaughtered from such shed or other place with a Movement Licence of a Veterinary Inspector of the Local Authority to a slaughter-house approved by the Lord Lieutenant for the purpose of being there forthwith slaughtered, in which case the following provisions shall apply:

(7.) The Licence shall be available for twelve hours and no longer.

(8.) The Licence shall specify the slaughter-house to which the head of cattle is to be moved for slaughter, and it shall not be moved to any other slaughter-house or place.

(9.) All cattle so moved shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to the Local Authority the fact of the slaughter there.

(10.) If the movement is to be into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence, unless that other Local Authority agrees to dispense with such indorsement licence.

(11.) All cattle so moved into the District of that other Local Authority shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose District it is moved in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to both the Local Authorities the fact of the slaughter there.

(12.) The Local Authority shall cause any head of cattle to which this article applies to be forthwith slaughtered if the owner at any time so require.

Compensation.

2.—(1.) The Local Authority shall out of Union Funds pay compensation as follows for cattle slaughtered under the Authority of this Order:

The compensation shall be the value of the animal immediately before it was slaughtered, but so that the compensation do not in any case exceed forty pounds.

(2.) The following provisions of the Act of 1878, and of The Animals (Ireland) Order, shall, so far as the same are applicable, apply to the case of cattle slaughtered under the authority of this order:

(i.) Section 30 (*General provisions relative to slaughter and compensation*) of the Act of 1878.

(ii.) Article 140 (*Withholding of compensation*) of The Animals (Ireland) Order:

(iii.) Article 141 (*Ascertainment of value for compensation*) of The Animals (Ireland) Order:

(iv.) Article 142 (*Record of slaughter*) of The Animals (Ireland) Order:

Cleansing and Disinfection.

3. A Local Authority shall at their own expense cause the shed or other place in which a head of cattle has been kept in accordance with the provisions of this Order to be cleansed and disinfected, and all

litter, dung, or other thing that has been in contact with or used about any such head of cattle to be disinfected, burnt, destroyed, or otherwise disposed of, to the satisfaction of an Inspector appointed by the Lord Lieutenant, and no cattle shall be moved into such shed or other place until the same has been so cleansed and disinfected.

Production of Licences: Names and Addresses.

4.—(1.) Every person in charge of cattle being moved for slaughter under the provisions of this Order, shall, on demand of a Justice, or of a Constable, or of an Inspector or other officer of a Local Authority, produce and show to him the Movement Licence authorizing the movement, and shall allow it to be read and a copy of or extract from it to be taken by the person to whom it is produced.

(2.) Every person so in charge shall, on demand as aforesaid, give his name and address to the Justice or Constable, or Inspector or other officer.

(3.) If a person in charge of cattle being so moved under the provisions of this Order, on demand made under this Order, fails to give his true name and address, or gives a false name or address he shall be deemed guilty of an offence against the Act of 1878.

(4.) Every Movement Licence granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed, by the person in charge of the cattle moved, at the nearest Police station of the district in which the place where the cattle were moved under such Licence is situate.

Offences.

5.—(1.) If a head of cattle is moved in contravention of this Order, or of the conditions of a Movement Licence thereunder, the owner of the animal, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the animal, and the consignee or other person receiving or keeping it knowing it to have been moved in contravention as aforesaid, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If any person with a view to unlawfully evade or defeat the operation of this Order, allows a head of cattle to stray, he shall be deemed guilty of an offence against the Act of 1878.

(3.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping or washing, or in any other manner, takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark branded on a head of cattle, as provided for by this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults be deemed guilty of an offence against the Act of 1878.

Extent.

6. This Order extends to the whole of Ireland.

Interpretation.

7. In this Order—

The Act of 1878 means The Contagious Diseases (Animals) Act, 1878:

Other terms have the same meaning as in the Act of 1878.

Short Title.

8. This Order may be cited as The Pleuro-Pneumonia Slaughter (Ireland) Order of 1888.

Commencement.

9. This Order shall commence and take effect from and immediately after the ninth day of March, one thousand eight hundred and eighty-eight.

Given at the Council Chamber, Dublin Castle, the 6th day of March, 1888.

Edwd. Saxe-Weimar, *General.*
Ashbourne, *C.* Leinster.
Hedges Eyre Chatterton. Gerald FitzGibbon.
Peter O'Brien.

PLEURO-PNEUMONIA ORDER, No. 62.

(North Dublin Union.)

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WHEREAS by an Order dated the 6th day of March, 1888, described and known as The Pleuro-Pneumonia Slaughter (Ireland) Order of 1888, and made under the Contagious Diseases (Animals) Acts, 1878 to 1886, by the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, it was ordered as follows:—

Slaughter of Cattle exposed to infection of Pleuro-Pneumonia.

1.—(1.) A Local Authority shall cause all cattle being or having been in the same field, shed or other place, or in the same herd or otherwise in contact, with cattle affected with pleuro-pneumonia to be slaughtered within ten days after the fact of their having been so in contact has been ascertained or within such further period as the Lord Lieutenant may in any case direct.

(2.) A Local Authority shall cause all cattle which have been certified by an Inspector appointed by the Lord Lieutenant to have been in any way exposed to the infection of pleuro-pneumonia to be slaughtered within such period as the Lord Lieutenant may direct.

(3.) Every such head of cattle shall be immediately marked by having the last six inches of its tail made bare by clipping or shaving, and may be further marked or branded in such other manner as may be deemed requisite by an Inspector authorized by the Lord Lieutenant for that purpose.

(4.) All cattle by this Article required to be slaughtered shall be kept in a shed or other place approved by an Inspector authorized by the Lord Lieutenant for that purpose, and shall not be moved therefrom except for slaughter as hereinafter provided.

(5.) No cattle other than cattle dealt with under this Article shall be moved into or kept in such shed or other place so long as any cattle are detained there under the provisions of this Article.

(6.) Any head of cattle may at any time be moved for the purpose of being slaughtered from such shed or other place with a Movement Licence of a Veterinary Inspector of the Local Authority to a slaughter-house approved by the Lord Lieutenant for the purpose of being there forthwith slaughtered, in which case the following provisions shall apply:

(7.) The Licence shall be available for twelve hours and no longer.

(8.) The Licence shall specify the slaughter-house to which the head of cattle is to be moved for slaughter, and it shall not be moved to any other slaughter-house or place.

(9.) All cattle so moved shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority, who shall forthwith report to the Local Authority the fact of the slaughter there.

(10.) If the movement is to be into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence, unless that other Local Authority agrees to dispense with such indorsement licence.

(11.) All cattle so moved into the district of that other Local Authority shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose district it is moved in vans properly constructed, so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority, who shall forthwith report to both the Local Authorities the fact of the slaughter there.

(12.) The Local Authority shall cause any head of cattle to which this article applies to be forthwith slaughtered if the owner at any time so require.

Compensation.

2.—(1.) The Local Authority shall out of Union Funds pay compensation as follows for cattle slaughtered under the authority of this Order:

The compensation shall be the value of the animal immediately before it was slaughtered, but so that the compensation do not in any case exceed forty pounds.

(2.) The following provisions of the Act of 1878, and of The Animals (Ireland) Order, shall, so far as the same are applicable, apply to the case of cattle slaughtered under the authority of this Order:

(i.) Section 30 (*General provisions relative to slaughter and compensation*) of the Act of 1878;

(ii.) Article 140 (*Withholding of compensation*) of The Animals (Ireland) Order;

(iii.) Article 141 (*Ascertainment of value for compensation*) of The Animals (Ireland) Order;

(iv.) Article 142 (*Record of slaughter*) of The Animals (Ireland) Order:

Cleansing and Disinfection.

3. A Local Authority shall at their own expense cause the shed or other place in which a head of cattle has been kept, in accordance with the provisions of this Order, to be cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such head of cattle to be disinfected, burnt, destroyed, or otherwise disposed of, to the satisfaction of an Inspector appointed by the Lord Lieutenant, and no cattle shall be moved into such shed or other place until the same has been so cleansed and disinfected.

And whereas the Local Authority of the Poor Law Union of North Dublin have failed to execute or enforce the provisions of the aforesaid Pleuro-Pneumonia Slaughter (Ireland) Order of 1888:

Now, We, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested, under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do hereby empower Matthew Hedley, F.R.C.V.S., an Inspector of the Privy Council, to execute and enforce the provisions of the aforesaid Order, in respect of the Poor Law Union of North Dublin, or to procure the execution and enforcement thereof with all practicable speed.

Given at the Council Chamber, Dublin
Castle, the 6th day of April, 1888.

Edwd. Saxe-Weimar, *General.*
Drogheda. Hedges Eyre Chatterton.
J. T. Ball.

PLEURO-PNEUMONIA ORDER, No. 63.

(SOUTH DUBLIN UNION.)

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WHEREAS by an Order dated the 6th day of March, 1888, described and known as The Pleuro-Pneumonia Slaughter (Ireland) Order of 1888, and made under the Contagious Diseases (Animals) Acts, 1878 to 1886, by the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, it was ordered as follows:—

Slaughter of Cattle exposed to infection of Pleuro-Pneumonia.

1.—(1.) A Local Authority shall cause all cattle being or having been in the same field, shed or other place, or in the same herd, or otherwise in contact, with cattle affected with pleuro-pneumonia to be slaughtered within ten days after the fact of their having been so in contact has been ascertained or within such further period as the Lord Lieutenant may in any case direct.

(2.) A Local Authority shall cause all cattle which have been certified by an Inspector appointed by the Lord Lieutenant to have been in any way exposed to the infection of pleuro-pneumonia to be slaughtered within such period as the Lord Lieutenant may direct.

(3.) Every such head of cattle, shall be immediately marked by having the last six inches of its tail made bare by clipping or shaving and may be further marked or branded in such other manner as may be deemed requisite by an Inspector authorized by the Lord Lieutenant for that purpose.

(4.) All cattle by this Article required to be slaughtered shall be kept in a shed or other place approved by an Inspector authorized by the Lord Lieutenant for that purpose and shall not be moved therefrom except for slaughter as hereinafter provided.

(5.) No cattle other than cattle dealt with under this Article shall be moved into or kept in such shed or other place so long as any cattle are detained there under the provisions of this Article.

(6.) Any head of cattle may at any time be moved for the purpose of being slaughtered from such shed or other place with a Movement Licence of a Veterinary Inspector of the Local Authority to a slaughter-house approved by the Lord Lieutenant for the purpose of being there forthwith slaughtered, in which case the following provisions shall apply:

(7.) The Licence shall be available for twelve hours and no longer.

(8.) The Licence shall specify the slaughter-house to which the head of cattle is to be moved for slaughter, and it shall not be moved to any other slaughter-house or place.

(9.) All cattle so moved shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to the Local Authority the fact of the slaughter there.

(10.) If the movement is to be into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first mentioned licence, unless that other Local Authority agrees to dispense with such indorsement licence.

(11.) All cattle so moved into the District of that other Local Authority shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose District it is moved in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to both the Local Authorities the fact of the slaughter there.

(12.) The Local Authority shall cause any head of cattle to which this article applies to be forthwith slaughtered if the owner at any time so require.

Compensation.

2.—(1.) The Local Authority shall out of Union Funds pay compensation as follows for cattle slaughtered under the authority of this Order:

The compensation shall be the value of the animal immediately before it was slaughtered, but so that the compensation do not in any case exceed forty pounds.

(2.) The following provisions of the Act of 1878, and of the Animals (Ireland) Order, shall, so far as the same are applicable, apply to the case of cattle slaughtered under the authority of this Order:

(i.) Section 30 (*General provisions relative to slaughter and compensation*) of the Act of 1878;

(ii.) Article 140 (*Withholding of compensation*) of The Animals (Ireland) Order:

(iii.) Article 141 (*Ascertainment of value for compensation*) of The Animals (Ireland) Order:

(iv.) Article 142 (*Record of slaughter*) of The Animals (Ireland) Order:

Cleansing and Disinfection.

3. A Local Authority shall at their own expense cause the shed or other place in which a head of cattle has been kept in accordance with the provisions of this Order to be cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such head of cattle to be disinfected, burnt, destroyed, or otherwise disposed of, to the satisfaction of an Inspector appointed by the Lord Lieutenant, and no cattle shall be moved into such shed or other place until the same has been so cleansed and disinfected.

And whereas the Local Authority of the Poor Law Union of South Dublin have failed to execute or enforce the provisions of the aforesaid Pleuro-Pneumonia Slaughter (Ireland) Order of 1888:

Now, We, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested, under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do hereby empower Matthew Hedley, F.R.C.V.S., an Inspector of the Privy Council, to execute and enforce the provisions of the aforesaid Order, in respect of the Poor Law Union of South Dublin, or to procure the execution and enforcement thereof with all practicable speed.

Given at the Council Chamber, Dublin
Castle, the 6th day of April, 1888.

Edward Saxe-Weimar, *General.*
Drogheda. Hedges Eyre Chatterton.
J. T. Ball.

PLEURO-PNEUMONIA ORDER, No. 68.

(Drogheda Union.)

By the Lords Justices and Privy Council in Ireland.

EDWD. SAXE-WEIMAR, General.
HEDGES EYRE CHATTERTON.
JOHN T. BALL.

WHEREAS by an Order dated the 6th day of March, 1888, described and known as The Pleuro-Pneumonia Slaughter (Ireland) Order of 1888, and made under the Contagious Diseases (Animals) Acts, 1878 to 1886, by the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, it was ordered as follows:—

Slaughter of Cattle exposed to infection of Pleuro-Pneumonia.

1.—(1.) A Local Authority shall cause all cattle being or having been in the same field, shed or other place, or in the same herd, or otherwise in contact, with cattle affected with pleuro-pneumonia to be slaughtered within ten days after the fact of their having been so in contact has been ascertained or within such further period as the Lord Lieutenant may in any case direct.

(2.) A Local Authority shall cause all cattle which have been certified by an Inspector appointed by the Lord Lieutenant to have been in any way exposed to the infection of pleuro-pneumonia to be slaughtered within such period as the Lord Lieutenant may direct.

(3.) Every such head of cattle shall be immediately marked by having the last six inches of its tail made bare by clipping or shaving and may be further marked or branded in such other manner as may be deemed requisite by an Inspector authorized by the Lord Lieutenant for that purpose.

(4.) All cattle by this Article required to be slaughtered shall be kept in a shed or other place approved by an Inspector authorized by the Lord Lieutenant for that purpose and shall not be moved therefrom except for slaughter as hereinafter provided.

(5.) No cattle other than cattle dealt with under this Article shall be moved into or kept in such shed or other place so long as any cattle are detained there under the provisions of this Article.

(6.) Any head of cattle may at any time be moved for the purpose of being slaughtered from such shed or other place with a Movement Licence of a Veterinary Inspector of the Local Authority to a slaughter-house approved by the Lord Lieutenant for the purpose of being there forthwith slaughtered, in which case the following provisions shall apply:

(7.) The Licence shall be available for twelve hours and no longer.

(8.) The Licence shall specify the slaughter-house to which the head of cattle is to be moved for slaughter, and it shall not be moved to any other slaughter-house or place.

(9.) All cattle so moved shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to the Local Authority the fact of the slaughter there.

(10.) If the movement is to be into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority indorsed on or referring to the first-mentioned licence, unless that other Local Authority agrees to dispense with such indorsement licence.

(11.) All cattle so moved into the District of that other Local Authority shall be moved to the approved slaughter-house under the direction and in charge of an Inspector or other officer of the Local Authority out of whose District it is moved in vans properly constructed so as to prevent contact of such cattle with other cattle during the movement; and the immediate slaughter there of such cattle shall be enforced and superintended by an Inspector of the Local Authority who shall forthwith report to both the Local Authorities the fact of the slaughter there.

(12.) The Local Authority shall cause any head of cattle to which this Article applies to be forthwith slaughtered if the owner at any time so require.

Compensation.

2.—(1.) The Local Authority shall out of Union Funds pay compensation as follows for cattle slaughtered under the authority of this Order :—

The compensation shall be the value of the animal immediately before it was slaughtered, but so that the compensation do not in any case exceed forty pounds.

(2.) The following provisions of the Act of 1878, and of The Animals (Ireland) Order, shall, so far as the same are applicable, apply to the case of cattle slaughtered under the authority of this Order :

(i.) Section 30 (*General provisions relative to slaughter and compensation*) of the Act of 1878 :

(ii.) Article 140 (*Withholding of compensation*) of The Animals (Ireland) Order :

(iii.) Article 141 (*Ascertainment of value for compensation*) of The Animals (Ireland) Order :

(iv.) Article 142 (*Record of slaughter*) of The Animals (Ireland) Order.

Cleansing and Disinfection.

3. A Local Authority shall at their own expense cause the shed or other place in which a head of cattle has been kept in accordance with the provisions of this Order to be cleansed and disinfected, and all litter, dung, or other thing that has been in contact with or used about any such head of cattle to be disinfected, burnt, destroyed, or otherwise disposed of, to the satisfaction of an Inspector appointed by the Lord Lieutenant, and no cattle shall be moved into such shed or other place until the same has been so cleansed and disinfected :—

And whereas the Local Authority of the Poor Law Union of Drogheda have failed to execute or enforce the provisions of the aforesaid Pleuro-Pneumonia Slaughter (Ireland) Order of 1888 :

Now, We, the Lords Justices-General and General Governors of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested, under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do hereby empower Matthew Hedley, F.R.C.V.S. an Inspector of the Privy Council, to execute and enforce the provisions of the aforesaid Order, in respect of the Poor Law Union of Drogheda, or to procure the execution and enforcement thereof with all practicable speed.

Given at the Council Chamber, Dublin Castle, the 30th day of April, 1888.

Ashbourne, *C*. Abercorn.
Peter O'Brien.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1888, No. II.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1888, No. II."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal brought from the Kingdom of Belgium.

Given at the Council Chamber, Dublin Castle, the 18th day of May, 1888.

Hedges Eyre Chatterton. P. J. Keenan.
Peter O'Brien.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1888, No. III.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

I. This Order may be cited as "The Importation of Animals (Ireland) Order, 1888, No. III."

II. This Order shall commence and take effect from and immediately after the date hereof, and words in this Order have the same meaning as in the Animals (Ireland) Order.

III. It shall not be lawful to import into or land in Ireland any Animal brought from the Port of Flushing in the Kingdom of the Netherlands.

Given at the Council Chamber, Dublin Castle, the 18th day of May, 1888.

Hedges Eyre Chatterton. P. J. Keenan.
Peter O'Brien.

PORT OF WATERFORD.

By the Lords Justices-General and General Governors of Ireland.

EDWD. SAXE-WEIMAR, General.
ASHBOURNE, C.

WE, the Lords Justices-General and General Governors of Ireland, by virtue and in exercise of the powers in Us vested under "The Contagious Diseases (Animals) Acts, 1878 to 1886," and "The Animals (Ireland) Amendment Order of 1886," and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows :—

1. The inspections of animals intended for exportation from the Port of Waterford, shall be made in the places described in the Schedule to this Order; and no other places shall be used for such inspections until this Order shall have been altered or revoked.
2. The Order dated the 1st day of August, 1884, relating to the Port of Waterford is hereby revoked.
3. This Order shall take effect from and immediately after the date hereof.

Given at Dublin Castle, the 30th day of October, 1888.

By Their Excellencies' Command,

A. R. WALLACE.

SCHEDULE TO ABOVE ORDER.

I. A yard belonging to the Great Western Railway Company (of England), situated in Tower Ward, in the city of Waterford, entered from Marble-lane, and having an exit at Adelphi Wharf.

II. A yard belonging to the Waterford and Limerick Railway Company, situated in West Ward, in the city of Waterford, having an entrance and an exit at Sion-row-road.

III. A yard belonging to the Waterford Steam Ship Company (Limited), situated in Tower Ward, in the city of Waterford, entered from Rose-lane, and having exits at Adelphi Wharf and Marble-lane.

IV. A yard in the occupation of the Waterford and Aberdovey Steam Ship Company, situated in the Customhouse Ward, of the city of Waterford, having an entrance and exit at Conduit-lane.

PLEURO-PNEUMONIA ORDER, No. 77.

By the Lord Lieutenant and Privy Council in Ireland.

LONDONDERRY.

WE, the Lord Lieutenant-General and General Governor of Ireland, by and with the advice and consent of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf do order, and it is hereby ordered as follows :—

Commencement.

1. This Order shall commence and take effect from and immediately after the date hereof.

Interpretation.

2. In this Order—

Defined District means such part or parts of a Poor Law Union as is or are described in the Schedule to this Order, or in any Order amending same.

The Metropolitan Market, or the Market, means the New Cattle Market, at Prussia-street, in the city of Dublin.

Lair means any place used as a place of rest for animals which are for shipment to Great Britain, or which are to be or have been exposed in the Metropolitan Market or at any public sale of animals in the Dublin Metropolis.

Cattle means bulls, cows, oxen, heifers, and calves.

Public sale includes a market or fair, and any sale, whether conducted by auction or not, which is open to the public, whether on payment of entrance money or other payment or not, whether it is held in a public place or not, and whether animals of different owners are exposed thereat or not; and includes also an exhibition.

Expose means expose for sale, or in any manner put up or offer for sale, or exhibit at an exhibition.

Other terms have the same meaning as in the Contagious Diseases (Animals) Act, 1878.

Revocation of the Pleuro-Pneumonia Order, No. XXI.

3. The Pleuro-pneumonia Order, No. XXI., is hereby from and after the commencement of this Order revoked: Provided that such revocation shall not revive any Order or part of any Order revoked by or otherwise affect the past operation of that Order, or invalidate or make unlawful anything done under the Order hereby revoked, or affect any right, title, obligation, or liability accrued thereunder, before the commencement of this Order, or interfere with the institution or prosecution of any proceeding in respect of any offence committed against, or any penalty incurred under, the said Order hereby revoked, before the commencement of this Order.

4. No head of cattle that is or that may be hereafter in the Defined Districts shall be moved out of those districts by land or water, or shall be exposed in the market, except as hereinafter provided.

5. All cattle that are or that may be hereafter in the Defined Districts, except as hereinafter provided, shall be branded forthwith in a distinct and legible manner, and afterwards so kept branded by and at the expense of the Owner or the Occupier of the lands, premises, or other place on which the cattle are or may hereafter be, in the following manner, namely :—

The cattle in Defined District No. I., shall be branded with the marks, N ↑, and the cattle in Defined District No. II., shall be branded with the marks, S ↑.

Each such mark shall be one inch in length, and shall be burned upon the outer portion of the right fore-hoof and of the right horn.

6.—(i.) Cattle not affected with Pleuro-pneumonia may be moved by land out of such parts of the Defined Districts as are not comprised in a place infected with Pleuro-pneumonia, for purposes of feeding and breeding, with a licence of the Local Authority in the name of the Owner of such cattle, on a certificate of a Veterinary Inspector certifying that the cattle to be moved are not affected with Pleuro-pneumonia, and have not, to the best of his knowledge and belief, been exposed to the infection of Pleuro-pneumonia.

(ii.) The licence shall specify the purpose for which, the place to which, and the person to whom, the cattle are to be moved.

(iii.) The cattle, after they are received at the place specified in the licence, shall not be moved at any time afterwards except with a further licence of the Local Authority in the name of the Owner of such cattle, the granting of which shall be subject to the consent of the Lord Lieutenant.

(iv.) If the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of that other Local Authority, indorsed on or referring to the first-mentioned licence.

(v.) The cattle, after they are received at the place specified in the licence of that other Local Authority, shall not be moved at any time afterwards except with a further licence of that other Local Authority in the name of the Owner of such cattle, the granting of which shall be subject to the consent of the Lord Lieutenant, and if the cattle are to be moved into the district of another Local Authority, there shall also be requisite a licence of such other Local Authority endorsed on or referring to the first-mentioned licence.

(vi.) All cattle in contact or grazing with any cattle moved from the Defined Districts, as provided in this Article, shall be branded and kept branded in the manner specified in Article 5 of this Order; and shall not be moved except with a licence of the Local Authority, and subject to the conditions provided with respect to the cattle moved from the Defined Districts for purposes of feeding or breeding.

(vii.) The owner or person having charge of any place to which cattle are moved from the Defined Districts as provided in this Article shall, within 48 hours after any addition to or diminution of the number of cattle, give notice in writing of the fact thereof to the nearest police station of the district in which the place where the cattle were moved under such licence is situate.

(viii.) The form of licence (No. 4) given in the first Schedule to the Animals (Ireland) Order, may be used for the purposes of this Article, and may be varied accordingly.

Regulations as to Certificates and Licences.

7. The person granting a Movement Licence under this Order shall forthwith send a copy of such Licence to the Veterinary Department of the Privy Council Office.

8.—(i.) A Movement Licence granted under this Order is not available except when accompanied by the certificate on which it is granted.

(ii.) The person granting such Movement Licence under this Order, shall, for the identification of each certificate produced to him, mark the same by signing his name thereon, with the date of the production thereof to him.

(iii.) The person granting such Movement Licence shall deliver the certificate produced to him, when so marked, with the Licence, to the person receiving the Licence from him.

9. Every Movement Licence and certificate granted under the provisions of this Order, shall, after the expiration of the period for which such Licence is available, be delivered with all practicable speed, by the person in charge of the cattle moved, at the nearest Police station of the district in which the place where the cattle were moved under such Licence is situate.

Regulations as to Metropolitan Market.

10. Cattle which are brought from a place outside the Defined Districts, not being a place infected with Pleuro-pneumonia, may be exposed for sale in the market; and all such cattle which are intended for sale in the market, and for subsequent exportation to Great Britain shall, within the Defined Districts, be rested only in a place licensed as a lair by the Lord Lieutenant.

11. All cattle which have been exposed in the market on movement therefrom, if—

A.—*Sold for Slaughter outside the Defined Districts.*

(i.) shall be branded with the letter M, six inches long;

(ii.) shall be slaughtered within five days after the day on which they are so exposed; and

(iii.) shall be moved direct to their destination outside the Defined Districts and shall not be herded with other cattle except such as are for immediate slaughter; and

(iv.) shall not, during those five days, be exposed at any public sale in or out of the Defined Districts; and if—

B.—*Sold for Export.*

(i.) shall be branded with the letter E, six inches long;

(ii.) shall be exported within forty-eight hours after the day on which they are so exposed for sale; and

(iii.) shall not, during that time, be again exposed at any public sale in or out of the Defined Districts; and if—

C.—*Sold for grazing or other purposes outside the Defined Districts, or unsold.*

(i.) shall be branded with the letter O, six inches long, and

(ii.) shall be moved direct to their destination outside the Defined Districts, not being a place infected with Pleuro-pneumonia; and if—

D.—*Sold for Slaughter or for other purposes within the Defined Districts.*

(i.) shall be branded with the letter X, six inches long; and

(ii.) shall, if not slaughtered within five days after the day on which they are so exposed, be branded in the manner specified in Article 5 of this Order.

E.—*Movement into another District.*

The movement of cattle under the provisions of this Article to a place in the district of another Local Authority shall also be subject to the Regulations made by such Local Authority under the Movement into District (Pleuro-pneumonia) Order of 1887.

Special Market for Sale of Fat Cattle within the Defined Districts only.

12. Fat Cattle not affected with Pleuro-pneumonia which are within the Defined Districts, and which are branded in the manner prescribed in Article 5 of this Order, may be moved from any place within the Defined Districts, not being a place infected with Pleuro-pneumonia, to the market, and exposed therein for sale, such sale to be held only on each Wednesday, between the hours of 9 o'clock, A.M. and 1 o'clock, P.M.; and all such cattle on movement therefrom, if—

A.—*Sold for Slaughter outside the Defined Districts.*

(i.) shall be branded with the letter M, six inches long;

(ii.) shall be slaughtered within five days after the day on which they are so exposed; and,

(iii.) shall be moved direct to their destination outside the Defined Districts and shall not be herded with other cattle except such as are for immediate slaughter, and if the movement be into the District of another Local Authority, such movement shall be subject to the regulations of that other Local Authority, under the Movement into District (Pleuro-pneumonia) Order of 1887; and

(iv.) shall not, during those five days, be exposed at any public sale in or out of the Defined Districts; and if—

B.—*Sold for Slaughter within the Defined Districts.*

(i.) shall be branded with the letter X, six inches long; and (ii.) shall be slaughtered within five days after the day on which they are so exposed; and if—

C.—*Unsold.*

(i.) may be moved to a place within the Defined Districts not being a place infected with Pleuro-pneumonia.

13. All brand marks referred to in Articles 11 and 12 of this Order, except as specified in Article 11, D. (ii.) shall be placed upon the left hind quarter of each head of cattle, and such branding shall be done with the following composition, namely:—Rosin, seven parts; oil of turpentine, two parts; and blue or red ochre, one part; melted and used warm:—by and at the expense of the owner, consignee, or other person exposing or in charge of the cattle.

Excepted from Order.

14. The provisions of this Order shall not affect—

(i.) Cattle which are brought from a place outside the Defined Districts, not being a place infected with Pleuro-pneumonia, direct to the port of Dublin for exportation, provided that such cattle are shipped on the day of their arrival at the port, or if not so shipped are rested only in a lair licensed by the Lord Lieutenant, and are exported within twenty-four hours after the day of their arrival;

(ii.) Cattle which are brought from a place outside the Defined Districts, not being a place infected with Pleuro-pneumonia, and which are moved direct through the Defined Districts to a place outside the Defined Districts, not being a place infected with Pleuro-pneumonia;

(iii) Cattle imported from Great Britain with the consent of the Lord Lieutenant and moved to a place outside the Defined Districts;

(iv.) Cattle brought from a place outside the Defined Districts and exhibited at the shows of the Royal Dublin Society held at Ball's Bridge.

Offences.

15.—(1.) If a head of cattle is moved in contravention of this Order, or of the conditions of a Movement Licence thereunder, the owner of the head of cattle, and the person for the time being in charge thereof, and the person causing, directing, or permitting the movement, and the person moving or conveying the head of cattle, and the consignee or other person receiving or keeping it, knowing it to have been moved in contravention as aforesaid shall each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(2.) If a person in charge of cattle being moved, where under this Order a Movement Licence and certificate are necessary, fails to deliver such Licence and certificate at a Police station or other place, as required by this Order, or fails to give any notice which he is required to give by this Order, he shall be deemed guilty of an offence against the Act of 1878.

(3.) If a head of cattle is not marked or branded, and kept branded, as required by this Order, the owner or occupier of the lands, premises or other place on which the head of cattle is, the owner or person in charge of the same, the owner, consignee, or other person exposing the same, and the person for the time being in charge thereof, and the purchaser thereof, and the person or company holding the sale, and the auctioneer, if any, or other person conducting the sale, shall, each according to and in respect of his or their own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(4.) If any person, with a view to unlawfully evade or defeat the operation of this Order, by clipping or washing, or in any other manner, takes out, effaces, or obliterates, or attempts to take out, efface, or obliterate, any mark branded on a head of cattle, as required by this Order, the person doing the same, and the person causing, directing, or permitting the same to be done, and the owner of the head of cattle, and the person for the time being in charge thereof, shall, each according to and in respect of his own acts and defaults, be deemed guilty of an offence against the Act of 1878.

(5.) If a head of cattle is not slaughtered or exported as required by this Order, the person failing to cause the same to be so slaughtered or exported, shall be deemed guilty of an offence against the Act of 1878.

Given at the Council Chamber, Dublin Castle,
the 4th day of February, 1889.

Edward Saxe-Weimar, *General.*
Ashbourne, *C.* Leinster.
Arthur James Balfour. W. H. F. Cogan.
Ion T. Hamilton. Peter O'Brien.

SCHEDULE.

Defined District No. I.

A district comprising that part of the city of Dublin within the poor law union of North Dublin (save and except the Dublin Metropolitan Market), and comprising also so much of the said union as lies within the following boundaries, that is to say:—

From Ballybough-bridge along the Municipal Boundary of the city of Dublin, by Ballybough-road, Clonliffe-road, and Jones's-road, to the Royal Canal at Clonliffe-bridge, thence along the Royal Canal by Binn's-bridge to Westmoreland-bridge, from Westmoreland-bridge by the Glasnevin-road to Glasnevin-bridge, and from thence by the river Tolka to Ballybough-bridge, including the portions of said roads between the Royal Canal and the Tolka river; and including also the townland of Glasnevin, in the said poor law union.

Defined District No. II.

A district comprising that part of the Dublin Metropolitan Police District within the poor law union of South Dublin.

IMPORTATION OF ANIMALS (IRELAND) ORDER, 1889.

By the Lords Justices and Privy Council in Ireland.

EDWARD SAXE-WEIMAR, General.
ASHBOURNE, C.
HEDGES EYRE CHATTERTON.

WE, the Lords Justices-General and General Governors of Ireland, by and with the advice of Her Majesty's Privy Council in Ireland, by virtue and in exercise of the powers in Us vested under the Contagious Diseases (Animals) Acts, 1878 to 1886, and of every other power enabling Us in this behalf, do order, and it is hereby ordered as follows:—

Animals from Germany prohibited.

I. Unless and until Her Majesty's Privy Council in Ireland otherwise order, animals brought from the German Empire shall not be landed in Ireland.

Interpretation.

II. In this Order terms have the same meaning as in the Animals (Ireland) Order.

Short Title.

III. This Order may be cited as "The Importation of Animals (Ireland) Order, 1889."

Commencement.

IV. This Order shall commence and take effect from and immediately after the date hereof.

Given at the Council Chamber, Dublin Castle,
the 29th day of April, 1889.

John Monroe.

II.—CIRCULAR AS TO RABIES.

Veterinary Department, Privy Council Office,
No. 3781/1889. Dublin Castle, 22nd August, 1889.

Regulations for Rabies.

Sir,—I am directed by the Lord Lieutenant to request that you will be so good as to acquaint your Local Authority that His Excellency is advised that in making regulations directing the muzzling of dogs on account of Rabies, it would be desirable for the Local Authority to insist on the muzzling of all dogs (other than dogs while being used for sporting purposes, or for the capture and destruction of vermin, and in charge of competent persons,) whilst being in any public place, whether the dogs are led or not, with a muzzle so constructed as to render it impossible for the dog while wearing the same to bite any person or animal. Any alternative regulation which permits a leading strap or chain to be substituted for the muzzle does not afford sufficient security, it being clear that a led dog (if he is unmuzzled) is able to bite any person or animal that may happen to pass within his reach; and this objection applies even more strongly to an alternative regulation which permits dogs to be in a public place under what is called control.

It would probably be useful if at the foot of hand bills or notices announcing regulations, the following short description of the most marked symptoms of Rabies were given :—

"Symptoms of Rabies in Dogs."

"Change of habits, restlessness, moving from place to place, often hiding in dark secluded corners, depraved appetite, gnawing and eating indigestible substances, altered voice, difficulty of swallowing but showing no dread of water, thick viscid saliva hanging from the corners of the mouth which the dog tries to remove with his paws, frequently snapping at the air or imaginary objects. These symptoms in the furious form of the disease are followed by paroxysms of excitement, in which there is an irresistible tendency to bite and attack other animals, especially dogs; the animal then wanders from his home, biting and snapping at every animal that may come in his way; emaciation and exhaustion rapidly follow with loss of nervous power, partial paralysis often supervenes and the animal drops and dies, if it has not previously been destroyed."

"In the dumb or torpid form of disease the premonitory symptoms are followed by dropping or paralysis of the lower jaw rendering the animal unable to bite or bark, the tongue swollen and livid hangs out of the mouth, the dog in this condition seldom leaves his home but endeavours to remain quiet in some dark place, takes little or no notice of what goes on around him, paralysis of the hind limbs soon sets in and death quickly follows."

I am, Sir, your obedient Servant,

W. S. B. Kaye.

The Clerk of each Union.

[Expenditure.

III.—EXPENDITURE.

TABLE 1.—Showing the Amounts assessed on the several Unions in Ireland by Sealed Order of the Local Government Board for Ireland dated the 6th May, 1889,* and placed to the General Cattle Diseases Fund in pursuance of Section 83 of the Contagious Diseases (Animals) Act, 1878.

UNION.	Amount Assessed.			UNION.	Amount Assessed.			UNION.	Amount Assessed.		
	£	s.	d.		£	s.	d.		£	s.	d.
Abbeyleix,	88	13	9½	Dingle,	23	17	1¼	Manorhamilton,	45	8	10¾
Antrim,	129	18	0¼	Donegal,	35	17	4	Midleton,	98	2	11½
Ardee,	98	6	0	Downpatrick,	185	7	2¾	Milford,	31	4	10½
Armagh,	214	5	5	Drogheda,	130	5	6¼	Millstreet,	29	3	5¼
Athlone,	92	1	10	Dromore West,	38	8	6	Mitchelstown,	51	2	11¼
Athy,	115	13	10	Dublin, North,	424	0	9½	Mohill,	41	2	4½
Bailieborough,	42	1	6	Dublin, South,	728	12	7¾	Monaghan,	98	18	10¾
Ballina,	51	10	7½	Dundalk,	113	12	9½	Mount Bellew,	42	1	5¾
Ballinasloe,	81	1	4¾	Dunfanaghy,	11	19	8	Mountmellick,	107	0	8
Ballinrobe,	62	16	5½	Dungannon,	99	9	8	Mullingar,	164	19	11¼
Ballycastle,	47	0	4¼	Dungarvan,	55	14	5	Naas,	159	11	4½
Ballymahon,	64	10	8¼	Dunmanway,	34	15	8	Navan,	103	7	2¼
Ballymena,	135	4	6½	Dunshaughlin,	110	3	4	Nenagh,	98	4	11½
Ballymoney,	86	16	10¼	Edenderry,	99	8	5¾	Newcastle,	65	15	9¼
Ballyshannon,	52	13	6¼	Ennis,	77	7	7¾	New Ross,	108	17	1¾
Ballyvaghan,	20	11	11¼	Enniscorthy,	115	14	3	Newry,	177	2	7¼
Balrothery,	99	17	0¼	Enniskillen,	112	0	11½	Newtownards,	147	10	7¼
Baltinglass,	76	16	9¼	Ennistymon,	38	10	5	Oldcastle,	65	6	6¾
Banbridge,	165	18	8¾	Fermoy,	107	13	3¼	Omagh,	111	14	3¾
Bandon,	76	17	4¾	Galway,	68	10	8	Oughterard,	15	10	1¾
Bantry,	23	5	8¾	Glennamaddy,	33	1	4¼	Parsonstown,	106	18	6¾
Bawnboy,	41	12	3¾	Glenties,	21	5	8¾	Portumna,	36	16	7½
Belfast,	804	6	9¼	Glin,	29	12	8¼	Rathdown,	282	0	11¾
Belmullet,	11	6	3½	Gorey,	83	15	3¼	Rathdrum,	133	12	9¼
Borrisokane,	43	8	2	Gort,	44	18	1¾	Rathkeale,	58	8	11
Boyle,	77	4	9¼	Granard,	89	6	10¾	Roscommon,	67	4	2½
Caherciveen,	23	17	2½	Inishowen,	40	12	5¾	Roscrea,	95	5	9¾
Callan,	75	5	10¾	Irvinestown,	51	4	7	Scariff,	27	7	3
Carlow,	156	6	1½	Kanturk,	80	11	9¾	Shillelagh,	52	6	8¼
Carrickmacross,	52	10	8¾	Kells,	100	13	0	Skibbereen,	48	19	2¼
Carrick-on-Shannon,	50	4	9½	Kenmare,	20	8	1½	Skull,	15	15	2
Carrick-on-Suir,	81	19	2¾	Kilkeel,	46	7	1½	Sligo,	103	5	6¾
Cashel,	111	19	10¼	Kilkenny,	104	0	0½	Strabane,	112	9	1
Castlebar,	48	10	7½	Killadysert,	26	9	2¼	Stranorlar,	31	12	11
Castleblayney,	78	19	4¼	Killala,	21	4	10¾	Strokestown,	52	18	3¾
Castlecomer,	33	8	3¾	Killarney,	80	2	10	Swineford,	42	14	8½
Castlederg,	27	10	11¼	Kilmacthomas,	34	10	3¾	Thomastown,	68	17	9
Castlerea,	76	1	4¾	Kilmallock,	143	2	6¾	Thurles,	94	6	8½
Castletown,	12	10	3	Kilrush,	55	0	8	Tipperary,	148	17	11
Cavan,	119	0	2¾	Kinsale,	62	11	0½	Tobercurry,	42	9	4
Celbridge,	119	7	6¼	Larne,	106	13	9¾	Tralee,	91	7	4
Claremorris,	44	8	2¼	Letterkenny,	32	18	3½	Trim,	113	10	4¾
Clifden,	18	4	3¾	Limavady,	71	10	0½	Tuam,	80	0	7¾
Clogheen,	66	0	10¾	Limerick,	205	8	11½	Tulla,	34	16	1½
Clogher,	58	10	10¾	Lisburn,	184	11	10¾	Tullamore,	86	14	6½
Clonakilty,	53	1	9½	Lismore,	52	1	2¼	Urlingford,	50	14	4½
Clones,	59	19	9¼	Lisnaskea,	60	9	4	Waterford,	160	7	2¾
Clonmel,	74	13	2¾	Listowel,	56	1	3	Westport,	46	2	11
Coleraine,	108	3	4½	Londonderry,	170	13	4½	Wexford,	112	18	5½
Cookstown,	68	2	6½	Longford,	63	4	2½	Youghal,	62	4	6½
Cootehill,	76	6	10¾	Loughrea,	79	9	0				
Cork,	371	5	1¾	Lurgan,	150	4	0¾				
Corrofin,	21	4	8¼	Macroom,	66	11	11½				
Croom,	65	16	10	Magherafelt,	96	1	8¼	Total,	14,523	13	0¼
Delvin,	55	4	4¼	Mallow,	110	16	7½				

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* The previous assessment amounting to £14,497 9*s.* 4*d.*, was made on the 5th May, 1888. For Statements showing how this Fund is expended, see following Tables.

TABLE 2.—Expenditure of the Privy Council under the Contagious Diseases (Animals) Acts, 1878 to 1886, during the Year 1889.

	£	s.	d.	£	s.	d.
A.—EXPENDITURE DEFRAYED OUT OF PARLIAMENTARY VOTE.						
I.—Salaries:						
Officers in Central Office of Veterinary Department,	2,092	0	6			
Travelling Inspectors,	600	0	0			
Officers engaged in Portal Inspection,	8,644	11	7			
II.—Travelling Expenses,	631	7	5			
III.—Incidents,	29	9	6			
				11,997	9	0
B.—EXPENDITURE DEFRAYED OUT OF GENERAL CATTLE DISEASES FUND.						
I. Net Expenditure incurred in carrying out the provisions of the Pleuro-Pneumonia Slaughter (Ireland) Order of 1888 in the Poor Law Unions of North Dublin, and South Dublin, the Local Authorities having failed to carry out the Order themselves, (*a*),	6,743	7	9			
II.—Amount recouped to Local Authorities (Boards of Guardians) in respect of their Expenditure, (*b*),	5,583	15	10			
III.—Amount recouped to Urban Sanitary Authorities in respect of their Expenditure, (*c*),	166	19	9			
IV.—General Veterinary Inspection and Incidents,	100	14	8			
				12,594	18	0
Total Expenditure				£24,592	7	0

(*a*) For particulars of this expenditure see Table 3.
(*b*) For statement in detail of expenditure of Local Authorities see Table 4.
(*c*) For statement in detail of expenditure of Urban Sanitary Authorities see Table 5.

TABLE 3.—Expenditure incurred in carrying out the Pleuro-Pneumonia Slaughter (Ireland) Order of 1888 in the several Unions in which the disease appeared during the year ended 31st December, 1889, and particulars relative to the *post-mortem* examination of the lungs of the Slaughtered Cattle.

UNIONS.	Number of Cattle slaughtered or removed for slaughter.	Result of *Post-Mortem* Examinations.			Amount of Compensation paid.			Other Expenses.			Total Gross Expenditure.			Amount of proceeds of Sale of Carcases.			Total Net Expenditure.		
		Number of cases in which lungs were affected with Pleuro-Pneumonia.	Number of cases in which the lungs were affected with Tuberculosis.	Total Number of Cases of Disease.															
I. Unions in which the Order has been carried out by the Veterinary Department—					£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
North Dublin,	482	129	11	140	6,487	0	0	375	15	10	6,862	15	10	3,621	19	0	3,240	16	10
South Dublin,	471	106	19	125	6,420	5	0	349	11	7	6,769	16	7	3,267	5	8	3,502	10	11
Total,	953	235	30	265	12,907	5	0	725	7	5	13,632	12	5	6,889	4	8	6,743	7	9
II. Unions in which the Local Authorities have carried out the Order—																			
Ardee,	29	–	–	–	435	0	0	0	11	6	435	11	6	188	10	0	247	1	6
Balrothery,	70	2	–	2	869	10	0	19	9	2	888	19	2	605	18	1	283	1	1
Dunshaughlin,	34	5	–	5	281	10	0	7	2	0	288	12	0	135	11	0	153	1	0
Edenderry,	19	1	–	1	240	10	0	20	19	0	261	9	0	97	8	2	164	0	10
Navan,	11	7	–	7	158	0	0	7	13	8	165	13	8	102	0	0	63	13	8
Rathdown,	42	1	8	9	805	10	0	55	5	9	860	15	9	194	19	3	665	16	6
Tullamore,	7	3	–	3	73	0	0	5	3	6	78	3	6	3	0	0	75	3	6
Total,	212	19	8	27	2,863	0	0	116	4	7	2,979	4	7	1,327	6	6	1,651	18	1
GROSS TOTAL FOR ALL IRELAND,	1,165	254	38	292	15,770	5	0	841	12	0	16,611	17	0	8,216	11	2	8,395	5	10

TABLE 4.—Expenditure of Local Authorities (Boards of Guardians) during the Year 1889.

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Cattle and Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals Slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF ULSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. ANTRIM.							
Antrim, . . .	–	–	–	48 15 9	0 18 3	49 14 0	25 3 6
Ballycastle, . . .	–	–	–	5 0 0	2 6 0	7 6 0	2 10 0
Ballymena, . . .	–	–	–	20 1 9	–	20 1 9	–
Ballymoney, . . .	–	–	–	19 0 0	–	19 0 0	9 10 0
Belfast, . . .	–	–	–	188 12 1	9 5 2	197 17 3	113 3 4
Larne, . . .	–	–	–	27 10 0	–	27 10 0	–
Lisburn, . . .	–	–	–	26 15 0	2 7 8	29 2 8	22 5 6
Co. ARMAGH.							
Armagh, . . .	–	–	–	80 0 0	–	80 0 0	40 0 0
Lurgan, . . .	–	–	–	55 0 0	–	55 0 0	27 10 0
Co. CAVAN.							
Bailieborough, . .	–	–	–	23 0 6	–	23 0 6	12 0 3
Bawnboy, . . .	–	–	–	30 0 0	–	30 0 0	15 0 0
Cavan, ...	–	–	–	80 0 0	5 16 0	85 16 0	–
Cootehill, . . .	–	–	–	47 14 0	–	47 14 0	20 14 6
Co. DONEGAL.							
Ballyshannon, . .	–	–	–	37 16 10	–	37 16 10	18 18 5
Donegal, . . .	–	–	–	15 0 0	–	15 0 0	–
Dunfanaghy, . . .	–	–	–	20 0 0	–	20 0 0	–
Glenties, . . .	–	–	–	20 8 5	0 18 6	21 6 11	10 10 11
Inishowen, . . .	–	–	–	3 0 0	–	3 0 0	–
Letterkenny, . . .	–	–	–	30 0 0	–	30 0 0	15 0 0
Milford, . . .	–	–	–	40 8 7	0 3 0	40 11 7	25 16 10
Stranorlar, . . .	–	–	–	1 12 0	–	1 12 0	0 16 0
Co. DOWN.							
Banbridge, . . .	–	–	–	56 10 0	2 19 4	59 9 4	36 12 6
Downpatrick, . .	–	–	–	26 0 0	2 5 8	28 5 8	11 15 0
Kilkeel, . . .	–	–	–	64 7 4	4 9 2	68 16 6	24 16 8
Newry, . . .	–	–	–	92 0 0	–	92 0 0	46 0 0
Newtownards, . .	–	–	–	10 0 0	1 15 10	11 15 10	6 10 0
Co. FERMANAGH.							
Enniskillen, . . .	–	–	–	77 2 0	–	77 2 0	44 1 3
Irvinestown, . . .	–	–	–	20 0 0	–	20 0 0	10 0 0
Lisnaskea, . . .	–	–	–	30 12 6	0 8 6	31 1 0	7 16 3
Co. LONDONDERRY.							
Coleraine, . . .	–	–	–	45 2 0	1 14 0	46 16 0	19 8 6
Limavady, . . .	–	–	–	30 3 0	0 4 0	30 7 0	13 4 0
Londonderry, . .	–	–	–	57 0 0	28 1 2	85 1 2	38 14 9
Magherafelt, . .	–	–	–	31 13 0	–	31 13 0	15 16 6
Co. MONAGHAN.							
Carrickmacross, . .	–	–	–	92 0 0	–	92 0 0	46 0 0
Castleblayney, . .	–	–	–	40 0 0	–	40 0 0	16 5 0
Clones, . . .	–	–	–	19 8 0	–	19 8 0	9 14 0
Monaghan, . . .	–	–	–	13 0 0	–	13 0 0	14 0 0
Co. TYRONE.							
Castlederg, . . .	–	–	–	12 2 0	–	12 2 0	6 1 0
Clogher, . . .	–	–	–	22 0 0	–	22 0 0	11 0 0
Cookstown, . . .	–	–	–	19 0 0	0 12 0	19 12 0	8 0 0
Dungannon, . . .	–	–	–	49 19 0	1 10 0	51 9 0	32 9 6
Omagh, . . .	–	–	–	13 0 0	–	13 0 0	9 0 0
Strabane, . . .	–	–	–	20 16 10	–	20 16 10	13 4 8
TOTAL, ULSTER, .	–	–	–	1,661 10 7	65 14 3	1,727 4 10	799 8 10

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* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1889, in respect of Expenditure incurred by them in preceding years.

TABLE 4.—Expenditure of Local Authorities (Boards of Guardians) during the year 1889—*continued.*

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Cattle and Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF MUNSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. CLARE.							
Ballyvaghan,	–	–	–	16 0 0	–	16 0 0	–
Corrofin,	–	–	–	10 0 0	–	10 0 0	–
Ennis,	–	–	–	10 0 0	–	10 0 0	–
Ennistymon,	–	–	–	15 0 0	1 18 0	16 18 0	–
Killadysert,	–	–	–	13 0 0	–	13 0 0	–
Kilrush,	–	–	–	36 0 8	–	36 0 8	17 9 4
Scariff,	–	–	–	20 0 0	–	20 0 0	–
Tulla,	–	–	–	31 10 0	–	31 10 0	17 5 0
Co. CORK.							
Bandon,	–	–	–	48 14 0	–	48 14 0	24 7 0
Bantry,	–	–	–	20 0 0	–	20 0 0	20 0 0
Castletown,	–	–	–	12 0 0	–	12 0 0	6 0 0
Clonakilty,	–	–	–	30 0 0	–	30 0 0	41 5 0
Cork,	–	–	–	133 5 9	–	133 5 9	100 6 0
Dunmanway,	–	–	–	10 0 0	–	10 0 0	5 15 4
Fermoy,	–	–	–	82 3 4	1 12 0	83 15 4	–
Kanturk,	–	–	–	63 0 0	4 10 0	67 10 0	33 10 0
Kinsale,	–	–	–	32 12 0	1 18 0	34 10 0	16 6 0
Macroom,	–	–	–	23 10 0	–	23 10 0	–
Mallow,	–	–	–	35 2 6	–	35 2 6	24 10 0
Midleton,	–	–	–	62 12 0	4 12 0	67 4 0	32 15 6
Millstreet,	–	–	–	24 0 0	–	24 0 0	25 10 0
Mitchelstown,	–	–	–	29 0 0	0 7 5	29 7 5	17 11 2
Skibbereen,	–	–	–	28 8 6	–	28 8 6	15 1 9
Skull,	–	–	–	20 0 0	–	20 0 0	6 5 0
Youghal,	–	–	–	112 0 0	4 16 0	116 16 0	58 5 0
Co. KERRY.							
Caherciveen,	–	–	–	41 7 6	0 7 6	41 15 0	19 3 9
Dingle,	–	–	–	3 12 0	–	3 12 0	2 1 0
Kenmare,	–	–	–	16 0 0	–	16 0 0	–
Killarney,	–	–	–	40 0 0	–	40 0 0	–
Listowel,	–	–	–	65 0 9	1 8 7	66 9 4	27 2 6
Tralee,	–	–	–	104 4 8	0 11 6	104 16 2	65 12 6
Co. LIMERICK.							
Croom,	–	–	–	61 10 0	–	61 10 0	23 5 0
Glin,	–	–	–	41 11 6	–	41 11 6	42 7 6
Kilmallock,	–	–	–	78 6 8	1 0 0	79 6 8	27 10 0
Limerick,	–	–	–	87 0 0	–	87 0 0	–
Newcastle,	†38 2 0	–	38 2 0	60 0 0	–	98 2 0	41 6 0
Rathkeale,	–	–	–	96 0 0	–	96 0 0	47 10 0
Co. TIPPERARY.							
Borrisokane,	–	–	–	30 0 0	0 15 0	30 15 0	22 10 0
Carrick-on-Suir,	–	–	–	93 0 0	–	93 0 0	46 10 0
Cashel,	–	–	–	80 0 0	–	80 0 0	20 0 0
Clogheen,	–	–	–	87 10 0	–	87 10 0	35 0 0
Clonmel,	–	–	–	84 0 0	–	84 0 0	42 10 0
Nenagh,	–	–	–	70 0 0	–	70 0 0	35 0 0
Roscrea,	–	–	–	30 1 6	1 8 6	31 10 0	15 12 6
Thurles,	–	–	–	30 0 0	–	30 0 0	–
Tipperary,	–	–	–	90 0 0	–	90 0 0	90 0 0
Co. WATERFORD.							
Dungarvan,	†13 13 0	–	13 13 0	110 0 0	1 3 6	124 16 6	27 10 0
Kilmacthomas,	†3 12 6	–	3 12 6	65 0 0	–	68 12 6	40 16 3
Lismore,	–	–	–	43 2 0	–	43 2 0	–
Waterford,	†72 1 0	†2 0 0	74 1 0	170 15 0	0 5 2	245 1 2	145 4 0
TOTAL, MUNSTER,	127 8 6	2 0 0	129 8 6	2,596 0 4	26 13 2	2,752 2 0	1,278 13 1

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* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1889, in respect of Expenditure incurred by them in preceding years.

† In these cases the sums entered represent compensation paid for slaughtered swine only.

TABLE 4.—Expenditure of Local Authorities (Boards of Guardians) during the year 1889—*continued.*

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to Owners of Cattle and Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF LEINSTER.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d	£ s. d.
Co. CARLOW.							
Carlow, . . .	–	–	–	50 0 0	–	50 0 0	37 10 0
Co. DUBLIN.							
Balrothery, . . .	40 12 6	263 11 11	304 4 5	219 0 0	39 3 10	562 8 3	216 18 5
Dublin, North, . .	384 5 0	–	384 5 0	590 16 0	13 4 0	988 5 0	–
Dublin, South, . .	384 15 0	–	384 15 0	679 15 0	13 15 6	1,078 5 6	–
Rathdown, . . .	21 15 0	597 10 9	619 5 9	403 15 11	546 12 8	1,569 14 4	888 13 9
Co. KILDARE.							
Athy, ...	–	–	–	117 0 0	3 15 0	120 15 0	58 15 9
Celbridge, . . .	–	–	–	102 0 0	4 1 1	106 1 1	56 13 1
Naas, ...	†4 17 6	–	4 17 6	78 0 0	1 6 3	84 3 9	29 16 8
Co. KILKENNY.							
Callan, ...	–	–	–	42 0 0	–	42 0 0	26 5 0
Castlecomer, . .	†0 14 0	–	0 14 0	29 17 6	–	30 11 6	15 5 9
Kilkenny, . . .	–	–	–	59 10 0	0 6 0	59 16 0	30 15 0
Thomastown, . .	–	–	–	79 0 0	–	79 0 0	19 15 0
Urlingford, . . .	–	–	–	25 0 0	–	25 0 0	15 12 6
KING'S CO.							
Edenderry, . . .	36 0 0	143 1 11	179 1 11	31 5 0	21 4 0	231 10 11	105 15 1
Parsonstown, . .	–	–	–	70 0 0	0 2 6	70 2 6	35 1 3
Tullamore, . . .	12 15 0	70 0 0	82 15 0	50 0 0	5 3 6	137 18 6	25 0 0
Co. LONGFORD.							
Ballymahon, . . .	–	–	–	70 0 0	–	70 0 0	35 0 0
Granard, . . .	–	–	–	43 10 0	–	43 10 0	21 15 0
Longford, . . .	–	–	–	70 0 0	0 15 0	70 15 0	52 10 0
Co. LOUTH.							
Ardee, ...	11 5 0	246 10 0	257 15 0	44 10 0	0 11 6	302 16 6	148 5 9
Drogheda, . . .	–	–	–	114 0 0	9 15 6	123 15 6	–
Dundalk, . . .	–	–	–	94 0 0	6 16 5	100 16 5	198 2 6
Co. MEATH.							
Dunshaughlin, . .	22 12 6	145 19 0	168 11 6	121 4 0	20 10 11	310 6 5	229 5 8
Kells, ...	–	–	–	92 4 6	3 10 11	95 15 5	43 7 3
Navan, ...	14 10 0	56 0 0	70 10 0	82 0 0	16 16 7	169 6 7	136 11 10
Oldcastle, . . .	–	–	–	37 0 0	0 13 6	37 13 6	18 10 0
Trim, ...	–	–	–	85 4 0	0 8 2	85 12 2	53 5 0
QUEEN'S CO.							
Abbeyleix, . . .	–	–	–	15 0 0	–	15 0 0	–
Mountmellick, . .	–	–	–	30 0 0	–	30 0 0	–
Co. WESTMEATH.							
Athlone, . . .	–	–	–	25 15 6	1 16 0	27 11 6	12 15 0
Delvin, ...	–	–	–	22 0 0	–	22 0 0	–
Mullingar, . . .	–	–	–	70 0 0	3 16 6	73 16 6	–
Co. WEXFORD.							
Enniscorthy, . .	–	–	–	62 0 0	0 5 0	62 5 0	118 3 0
Gorey, ...	†36 1 0	5 10 0	41 11 0	68 2 1	2 14 3	112 7 4	64 9 9
New Ross, . . .	–	–	–	116 0 0	–	116 0 0	72 10 0
Wexford, . . .	–	–	–	60 0 0	3 14 0	63 14 0	17 5 10
Co. WICKLOW.							
Baltinglass, . . .	–	–	–	70 0 0	1 6 0	71 6 0	26 18 0
Rathdrum, . . .	†18 10 6	–	18 10 6	65 0 0	1 4 0	84 14 6	72 8 3
Shillelagh, . . .	†15 11 6	–	15 11 6	74 0 0	–	89 11 6	69 2 3
TOTAL, LEINSTER, .	1,004 4 6	1,528 3 7	2,532 8 1	4,158 9 6	723 8 7	7,414 6 2	2,952 2 4

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* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1889, in respect of Expenditure incurred by them in preceding years.

† In these cases the sums entered represent compensation paid for slaughtered swine only.

TABLE 4.—Expenditure of Local Authorities (Boards of Guardians) during the year 1889—*continued.*

UNIONS.	EXPENDITURE OF LOCAL AUTHORITIES.						Amount repaid during the year to the Local Authorities from the General Cattle Diseases Fund.*
	Compensation to the Owners of Cattle and Swine Slaughtered.			Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.	
	Diseased Animals.	Animals slaughtered as having been in contact with diseased ones.	Total.				
PROVINCE OF CONNAUGHT.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Co. GALWAY.							
Ballinasloe,	–	–	–	45 7 9	–	45 7 9	34 6 7
Clifden,	–	–	–	25 0 0	–	25 0 0	12 10 0
Galway,	†3 10 0	–	3 10 0	51 13 4	–	55 3 4	29 0 9
Glennamaddy,	–	–	–	35 0 0	–	35 0 0	35 0 0
Gort,	–	–	–	4 0 0	–	4 0 0	–
Loughrea,	–	–	–	25 0 0	1 10 0	26 10 0	13 5 0
Mount Bellew,	–	–	–	20 0 0	–	20 0 0	10 0 0
Oughterard,	–	–	–	10 0 0	–	10 0 0	–
Portumna,	–	–	–	35 0 0	–	35 0 0	–
Tuam,	–	–	–	65 2 9	–	65 2 9	30 11 4
Co. LEITRIM.							
Carrick-on-Shannon,	–	–	–	70 0 0	–	70 0 0	43 15 0
Manorhamilton,	–	–	–	40 13 0	1 0 0	41 13 0	21 3 0
Mohill,	–	–	–	67 5 2	–	67 5 2	39 5 7
Co. MAYO.							
Ballina,	–	–	–	111 0 8	–	111 0 8	–
Ballinrobe,	–	–	–	62 10 0	–	62 10 0	–
Belmullet,	–	–	–	33 1 4	0 15 0	33 16 4	16 10 8
Castlebar,	–	–	–	56 0 0	–	56 0 0	28 0 0
Claremorris,	–	–	–	19 16 0	–	19 16 0	–
Killala,	–	–	–	64 0 4	–	64 0 4	–
Swineford,	–	–	–	96 17 8	–	96 17 8	36 6 8
Westport,	–	–	–	30 2 0	0 11 0	30 13 0	–
Co. ROSCOMMON.							
Boyle,	–	–	–	82 0 0	–	82 0 0	41 0 0
Castlerea,	–	–	–	51 2 0	3 1 8	54 3 8	30 16 10
Roscommon,	–	–	–	35 0 0	–	35 0 0	22 10 0
Strokestown,	–	–	–	48 9 0	–	48 9 0	24 6 1
Co. SLIGO.							
Dromore, West,	–	–	–	46 2 5	7 3 6	53 5 11	28 17 6
Sligo,	–	–	–	86 0 0	0 15 0	86 15 0	32 5 0
Tobercurry,	–	–	–	28 2 2	–	28 2 2	24 1 7
TOTAL, CONNAUGHT,	3 10 0	–	3 10 0	1,344 5 7	14 16 2	1,362 11 9	553 11 7
SUMMARY OF PROVINCES.							
ULSTER,	–	–	–	1,661 10 7	65 14 3	1,727 4 10	799 8 10
MUNSTER,	127 8 6	2 0 0	129 8 6	2,626 0 4	26 13 2	2,782 2 0	1,278 13 1
LEINSTER,	1,004 4 6	1,528 3 7	2,532 8 1	4,158 9 6	723 8 7	7,414 6 2	2,952 2 4
CONNAUGHT,	3 10 0	–	3 10 0	1,344 5 7	14 16 2	1,362 11 9	553 11 7
TOTAL, IRELAND,	1,135 3 0	1,530 3 7	2,665 6 7 ‡	9,790 6 0	830 12 2	13,286 4 9	5,583 15 10

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* In many cases the amounts entered in this column include sums repaid to Local Authorities during the year 1889, in respect of Expenditure incurred by them in preceding years.

† In this case the amount entered represents compensation paid for slaughtered swine only.

‡ Of this total the sum of £208 13*s.* was paid as compensation for slaughtered swine.

TABLE 5.—Expenditure of Urban Sanitary Authorities under the Public Health (Ireland) Act, 1878, in the execution of Orders made under Section 34 of the Contagious Diseases (Animals) Act, 1878, as amended by Section 9 of the Contagious Diseases (Animals) Act, 1886, during the year 1889.

URBAN SANITARY AUTHORITIES	Expenditure of Urban Sanitary Authorities. Salaries and Allowances of Officers.	Expenditure of Urban Sanitary Authorities. Other Expenses.	Expenditure of Urban Sanitary Authorities. Total Expenditure.	Amount repaid during the year to the Urban Sanitary Authorities from the General Cattle Diseases Fund.*
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Armagh,	10 0 0	–	10 0 0	–
Athlone,	–	–	–	–
Ballinasloe,	–	–	–	–
Ballymena,	–	–	–	–
Banbridge,	5 0 0	–	5 0 0	–
Bangor,	–	–	–	–
Belfast,	32 10 0	–	32 10 0	–
Blackrock,	18 6 8	0 13 0	18 19 8	–
Bray,	19 10 0	4 9 0	23 19 0	14 8 3
Carlow,	6 0 0	–	6 0 0	–
Carrickfergus,	–	–	–	–
Carrick-on-Suir,	20 0 0	–	20 0 0	10 9 9
Cashel,	–	–	–	–
Clonakilty,	–	–	–	–
Clonmel,	–	–	–	–
Clontarf,	20 0 0	–	20 0 0	12 10 0
Coleraine,	–	–	–	–
Cootehill,	–	–	–	–
Cork,	–	–	–	–
Dalkey,	10 0 0	–	10 0 0	5 14 0
Drogheda,	27 0 0	0 15 0	27 15 0	27 16 1
Dromore,	–	–	–	–
Drumcondra, Clonliffe & Glasnevin	32 0 0	–	32 0 0	16 0 0
Dublin,	337 10 0	–	337 10 0	–
Dundalk,	–	–	–	–
Dungarvan,	–	–	–	–
Enniscorthy,	–	–	–	–
Enniskillen,	–	–	–	–
Fermoy,	–	–	–	–
Galway,	–	–	–	–
Holywood,	–	–	–	–
Kells,	–	–	–	–
Kilkenny,	–	–	–	–
Killarney,	–	–	–	–
Kilmainham,	20 0 0	0 12 0	20 12 0	10 14 4
Kilrush,	–	–	–	–
Kingstown,	25 0 0	–	25 0 0	12 10 0
Kinsale,	–	0 6 6	0 6 6	–
Letterkenny,	–	–	–	–
Limerick,	–	–	–	–
Lisburn,	–	–	–	–
Listowel,	–	–	–	–
Londonderry,	35 12 0	–	35 12 0	17 16 0
Lurgan,	5 0 0	–	5 0 0	–
Monaghan,	–	–	–	–
Navan,	–	–	–	–
New Ross,	–	–	–	–
Newry,	5 0 0	–	5 0 0	2 10 0
Newtownards,	–	–	–	–
Parsonstown,	–	–	–	–
Pembroke,	21 4 0	4 2 5	25 6 5	11 14 3
Portadown,	–	–	–	–
Queenstown,	–	–	–	–
Rathmines and Rathgar.	48 0 0	–	48 0 0	22 7 1
Sligo,	–	–	–	–
Templemore,	–	–	–	–
Thurles,	–	–	–	–
Tralee,	–	–	–	–
Trim,	–	–	–	–
Warrenpoint,	5 0 0	–	5 0 0	2 10 0
Waterford,	–	–	–	–
Wexford,	–	–	–	–
Wicklow,	–	–	–	–
Youghal,	–	–	–	–
TOTAL, £	702 12 8	10 17 11	713 10 7	166 19 9

---

* In some cases the amounts entered in this column include sums repaid to Urban Sanitary Authorities during the year 1889, in respec of expenditure incurred by them in preceding years.

IV.—STATISTICS AS TO ANIMALS IN IRELAND.

Table showing the Number of Live Stock in Ireland in each year from 1874 to 1889, inclusive.

(Taken from Registrar-General's Returns.)*

Years.	Cattle.	Sheep.	Pigs.	Goats.	Horses and Mules.	Asses.
1874, ...	4,124,756	4,441,698	1,099,186	256,753	547,372	180,430
1875, ...	4,115,288	4,254,027	1,252,056	270,691	548,119	180,355
1876, ...	4,117,440	4,009,157	1,425,042	264,009	556,951	182,210
1877, ...	3,997,598	3,987,509	1,468,712	267,297	575,498	185,842
1878, ...	3,935,120	4,095,134	1,269,399	278,974	586,415	188,464
1879, ...	4,067,778	4,017,903	1,072,185	278,843	596,890	188,839
1880, ...	3,921,517	3,562,463	850,269	265,789	582,130	186,327
1881, ...	3,956,595	3,256,185	1,095,830	266,078	574,746	187,143
1882, ...	3,987,211	3,071,755	1,430,128	263,272	565,925	187,782
1883, ...	4,096,953	3,219,311	1,348,364	263,146	561,427	189,760
1884, ...	4,112,789	3,245,212	1,306,550	254,411	562,439	191,339
1885, ...	4,228,851	3,478,056	1,269,092	264,437	576,430	197,170
1886, ...	4,183,924	3,366,043	1,263,142	266,176	578,299	196,245
1887, ...	4,157,404	3,377,826	1,408,456	271,729	587,234	199,512
1888, ...	4,099,195	3,626,669	1,397,825	295,678	595,868	203,152
1889, ...	4,093,944	3,789,629	1,380,548	303,708	604,040	206,002
Difference in Numbers between 1888 and 1889, . . .	Decrease, 5,251	Increase, 162,960	Decrease, 17,277	Increase, 8,030	Increase, 8,172	Increase, 2,850

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* For number of animals affected with contagious or infectious diseases in each year from 1878 to 1888, see next Table.

V.—STATISTICS AS TO DISEASE.

TABLE 1.—Showing the Results of Contagious or Infectious Diseases in Ireland during each year from 1878 to 1889 inclusive, compiled from the Returns received from the Inspectors of the Local Authorities.

Disease.	Description of Animals.	Years.	Number of Counties reported from.	Number of Farms or other Places upon which fresh Outbreaks took place.	Animals Attacked.		Diseased Animals.			
					Remaining diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining diseased at the end of each year.
PLEURO-PNEUMONIA,	Cattle,	1878	26	1,365	—	2,755	2,612	143	—	—
		1879	29	946	—	2,031	1,945	86	—	—
		1880	21	759	—	1,541	1,500	41	—	—
		1881	22	703	—	1,860	1,821	37	1	1
		1882	17	534	1	1,355	1,328	28	—	—
		1883	15	488	—	1,291	1,264	25	2	—
		1884	9	460	—	1,194	1,183	11	—	—
		1885	10	389	—	1,246	1,229	17	—	—
		1886	4	343	—	1,050	1,041	9	—	—
		1887	5	240	—	819	805	14	—	—
		1888	3	181	—	522	514	8	—	—
		1889	4	108	—	184	176	8	—	—
FOOT-AND-MOUTH DISEASE,	Cattle, Sheep, and Swine.	1878	—	—	—	103	No Returns.			
		1879	1	1	—	64				
		1880	—	—	—	—	—	—	—	—
		1881	—	—	—	—	—	—	—	—
		1882	—	—	—	—	—	—	—	—
		1883	20	3,510	—	114,502	163	214	113,341	784
		1884	12	31	784	1,139	9	22	1,892	—
		1885	—	—	—	—	—	—	—	—
		1886	—	—	—	—	—	—	—	—
		1887	—	—	—	—	—	—	—	—
		1888	—	—	—	—	—	—	—	—
		1889	—	—	—	—	—	—	—	—
SHEEP SCAB,	Sheep,	1878	—	—	—	1,576	No Returns.			
		1879	25	—	—	2,405				
		1880	22	152	—	1,491	154	9	1,261	67
		1881	21	168	67	2,463	170	54	1,901	405
		1882	25	167	405	1,952	141	24	1,806	386
		1883	24	202	386	3,992	46	89	3,330	913
		1884	27	226	913	3,542	124	26	3,640	665
		1885	25	133	665	4,512	106	274	3,767	1,030
		1886	21	149	1,030	3,481	57	78	3,982	394
		1887	23	97	394	1,866	44	74	1,439	703
		1888	21	80	703	1,369	28	32	1,548	464
		1889	23	169	464	3,485	54	58	2,461	1,376
GLANDERS,	Horses,	1878	—	—	—	15	No Returns.			
		1879	13	—	—	32				
		1880	10	22	—	29	28	—	1	—
		1881	8	17	—	18	17	1	—	—
		1882	7	16	—	20	16	4	—	—
		1883	7	10	—	12	11	1	—	—
		1884	7	13	—	14	13	1	—	—
		1885	6	10	—	15	14	1	—	—
		1886	5	8	—	18	18	—	—	—
		1887	7	12	—	14	14	—	—	—
		1888	7	7	—	7	5	2	—	—
		1889	7	11	—	11	8	1	2	—

TABLE 1.—Showing the Results of Contagious or Infectious Diseases in Ireland during each year from 1878 to 1889 inclusive, compiled from the Returns received from the Inspectors of the Local Authorities—*continued.*

Disease.	Description of Animals.	Years.	Number of Counties reported from.	Number of Farms or other Places upon which fresh Outbreaks took place.	Animals Attacked.		Diseased Animals.			
					Remaining diseased from the previous year.	Attacked in each year.	Killed.	Died.	Recovered.	Remaining diseased at the end of each year.
FARCY,	Horses,	1878	—	—	—	8	—	—	—	—
		1879	—	—	—	11	—	—	—	—
		1880	6	10	—	10	8	—	2	—
		1881	3	5	—	5	4	—	1	—
		1882	8	9	—	9	2	1	5	1
		1883	6	5	1	7	6	1	1	—
		1884	1	1	—	1	—	1	—	—
		1885	7	9	—	9	3	2	3	1
		1886	4	3	1	3	3	—	1	—
		1887	2	2	—	2	—	—	2	—
		1888	3	4	—	4	2	1	1	—
		1889	2	2	—	2	1	—	1	—
SWINE FEVER,	Swine,	1878 1879	No	Retur	ns.					
		1880	15	81	—	300	40	209	48	3
		1881	15	48	3	171	16	120	38	—
		1882	18	89	—	287	14	207	66	—
		1883	28	419	—	1,198	62	892	228	16
		1884	22	235	16	564	19	403	150	8
		1885	26	423	8	1,271	159	840	254	26
		1886	23	495	26	1,630	351	979	311	15
		1887	22	506	15	1,983	527	1,165	299	7
		1888	24	392	7	1,315	405	721	184	12
		1889	22	273	12	761	245	419	108	1
ANTHRAX,	Cattle, Sheep, and Swine.	1886 From 1 Nov.	3	3	—	3	—	3	—	—
		1887	13	21	—	45	1	38	6	—
		1888	12	25	—	37	2	35	—	—
		1889	11	21	—	38	—	30	8	—
RABIES,	Dogs, Cattle, Sheep, Swine, Goats, Horses, Asses, Mules.	1886 From 1 Nov.	14	—	—	42	41	1	—	—
		1887	30	—	—	456	376	80	—	—
		1888	30	—	—	561	432	129	—	—
		1889	30	—	—	405	342	63	—	—

TABLE 2.—Number of Cases of Pleuro-Pneumonia reported in each Union

UNIONS.	1878.			1879.			1880.			1881.			1882.			1883.		
	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.
PROVINCE OF ULSTER.																		
Co. ANTRIM.																		
Antrim, . . .	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.
Ballycastle, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Ballymena, . . .	.	.	.	1	1	2	.	.	.	.	.	.	.	.	.	.	.	.
Ballymoney, . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Belfast, . . .	18	.	18	60	.	60	53	1	54	51	1	*53	†2	.	1	9	.	9
Larne, ...	.	.	.	2	1	3	1	.	1	.	.	.	.	.	.	.	.	.
Lisburn, . . .	23	2	25	28	2	30	21	.	21	44	.	44	3	.	3	.	.	.
Co. ARMAGH.																		
Armagh, . . .	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Lurgan, . . .	25	.	25	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.
Co. CAVAN.																		
Bailieborough, . .	1	1	2	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Bawnboy, . . .	.	.	.	.	4	4	.	.	.	.	.	.	.	.	.	.	.	.
Cavan, . . .	8	.	8	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Cootehill, . . .	.	1	1	45	1	46	.	.	.	.	.	.	.	.	.	.	.	.
Kells, (*a*) . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Oldcastle, . . .	.	.	.	.	.	.	.	.	.	2	1	3	.	.	.	.	.	.
Co. DONEGAL.																		
Ballyshannon, . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Donegal, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dunfanaghy, . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Glenties, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Inishowen, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Letterkenny, . .	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Milford, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Stranorlar, . . .	1	.	1	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.
Co. DOWN.																		
Banbridge, . . .	4	1	5	.	.	.	2	1	3	1	1	2	.	.	.	.	.	.
Downpatrick, . .	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.
Kilkeel, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Newry, . . .	36	1	37	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Newtownards, . .	4	3	7	1	.	1	.	.	.	.	1	1	.	.	.	.	.	.
Co. FERMANAGH.																		
Enniskillen, . .	.	.	.	.	.	.	.	.	.	10	.	10	.	.	.	.	.	.
Irvinestown, . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Lisnaskea, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Co. LONDONDERRY.																		
Coleraine, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Limavady, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Londonderry, . .	.	.	.	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.
Magherafelt, . .	.	1		.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Co. MONAGHAN.																		
Carrickmacross, . .	13	5	18	3	.	3	.	.	.	1	.	1	.	.	.	.	.	.
Castleblayney, . .	.	2	2	3	.	3	13	3	16	.	.	.	.	.	.	.	.	.
Clones, . . .	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Monaghan, . . .	.	.	.	.	.	.	.	1	1	1	.	1	.	.	.	.	.	.
Co. TYRONE.																		
Castlederg, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Clogher, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cookstown, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dungannon, . .	.	.	.	3	4	7	2	.	2	.	.	.	.	.	.	.	.	.
Gortin, . . .	.	.	.	.	.		.	.	.	.	.	.	.	.	.	.	.	.
Omagh, . . .	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Strabane, . . .	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Total Ulster, . .	133	18	151	153	14	167	93	6	99	111	4	*116	†6	.	5	9	.	9

* Includes one animal attacked by disease but not slaughtered at end of year.
† Includes one animal that had been attacked with the disease during the previous year.
(*a*) See also Co. Meath.

during each year from 1878 to 1889 inclusive.

1884.			1885.			1886.			1887.			1888.			1889			Unions.
No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	
																		PROVINCE OF ULSTER.
																		Co. Antrim.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Antrim.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballycastle.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballymena.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballymoney.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Belfast.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Larne.
.	.	.	.	.	.	.	.	.	.	.	.	.		.	.	.	.	Lisburn.
																		Co. Armagh.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Armagh.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Lurgan.
																		Co. Cavan.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Bailieborough.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Bawnboy.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Cavan.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Cootehill.
.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	Kells.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Oldcastle.
																		Co. Donegal
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballyshannon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Donegal.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dunfanaghy.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Glenties.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Inishowen.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Letterkenny.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Milford.
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Stranorlar.
																		Co. Down.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Banbridge.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Downpatrick.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kilkeel.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Newry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Newtownards.
																		Co. Fermanagh.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Enniskillen.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Irvinestown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Lisnaskea.
																		Co. Londonderry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Coleraine.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Limavady.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Londonderry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Magherafelt.
																		Co. Monaghan.
.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	Carrickmacross.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castleblayney.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clones.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Monaghan.
																		Co. Tyrone.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castlederg.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clogher.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Cookstown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dungannon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Gortin.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Omagh.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Strabane.
.	.	.	2	.	2	.	.		.	.	.	.	.	.	.	.	.	Total Ulster.

TABLE 2.—Number of Cases of Pleuro-Pneumonia reported in each Union

UNIONS.	1878.			1879.			1880.			1881.			1882.			1883.		
	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.
PROVINCE OF MUNSTER.																		
Co. CLARE.																		
Ballyvaghan,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Corrofin,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Ennis,	1	.	1	.	.	.	1	1	2	.	.	.	.	.	.	.	.	.
Ennistymon,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Killadysert,	.	.	.	.	.	.	.	1	1	.	.	.	.	.	.	.	.	.
Kilrush,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Scariff,	.	.	.	1	1	2	.	.	.	2	3	5	.	.	.	.	1	1
Tulla,	.	.	.	12	5	17	.	1	1	.	.	.	.	.	.	.	.	.
Co. CORK.																		
Bandon,	.	.	.	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.
Bantry,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Castletown,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Clonakilty,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cork,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dunmanway,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Fermoy,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Kanturk,	8	1	9	1	.	1	1	.	1	1	.	1	.	.	.	.	.	.
Kinsale,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Macroom,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Mallow,	10	2	12	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Midleton,	.	.	.	.	.	.	1	1	2	.	.	.	.	.	.	.	.	.
Millstreet,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Mitchelstown,	1	.	1	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.
Skibbereen,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Skull,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Youghal,	.	.	.	.	.	.	1	.	1	1	.	1	.	.	.	.	.	.
Co. KERRY.																		
Caherciveen,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dingle,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Kenmare,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Killarney,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Listowel,	.	.	.	1	2	3	.	.	.	.	1	1	24	6	30	14	1	15
Tralee,	.	.	.	2	2	4	.	.	.	3	.	3	1	.	1	2	.	2
Co. LIMERICK.																		
Croom,	41	5	46	58	3	61	5	.	5	.	.	.	.	.	.	.	.	.
Glin,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Kilmallock,	6	4	10	5	.	5	58	.	58	3	.	3	.	.	.	1	2	3
Limerick,	10	3	13	11	.	11	.	.	.	.	.	.	.	1	1	.	.	.
Newcastle,	15	2	17	1	1	2	.	.	.	.	.	.	.	.	.	1	.	1
Rathkeale,	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Co. TIPPERARY.																		
Borrisokane,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Carrick-on-Suir,	.	8	8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Cashel,	1	1	2	23	2	25	.	.	.	.	.	.	.	.	.	.	.	.
Clogheen,	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Clonmel,	6	1	7	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Nenagh,	.	.	.	.	.	.	.	.	.	.	.	.	.	1	1	.	.	.
Roscrea,	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.
Thurles,	.	2	2	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Tipperary,	1	.	1	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Co. WATERFORD.																		
Clonmel,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dungarvan,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Kilmacthomas,	.	.	.	1	2	3	1	.	1	1	.	1	1	.	1	1	.	1
Lismore,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Waterford,	30	2	32	.	.	.	9	.	9	1	1	2	.	.	.	.	.	.
Youghal,	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.
Total Munster,	131	31	162	119	20	139	78	4	82	13	5	18	26	8	34	19	4	23

during each year from 1878 to 1889 inclusive—*continued.*

1884.			1885.			1886.			1887.			1888.			1889.			Unions.
No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	
																		PROVINCE OF MUNSTER.
																		Co. Clare.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballyvaghan.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Corrofin.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ennis.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ennistymon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Killadysert.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kilrush.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Scariff.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Tulla.
																		Co. Cork.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Bandon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Bantry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castletown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clonakilty.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Cork.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dunmanway.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Fermoy.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kanturk.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kinsale.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Macroom.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mallow.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Midleton.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Millstreet.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mitchelstown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Skibbereen.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Skull.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.		.	.	Youghal.
																		Co. Kerry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Caherciveen.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dingle.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kenmare.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Killarney.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Listowel.
1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Tralee.
																		Co. Limerick.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Croom.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Glin.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Killmallock.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Limerick.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Newcastle.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Rathkeale.
																		Co. Tipperary.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Borrisokane.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Carrick-on-Suir.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Cashel.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clogheen.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clonmel.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Nenagh.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Roscrea.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Thurles.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Tipperary.
																		Co. Waterford.
.	.	.	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	Clonmel.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dungarvan.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kilmacthomas.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Lismore.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Waterford.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Youghal.
1	.	1	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	Total Munster.

TABLE 2.—Number of Cases of Pleuro-Pneumonia reported in each Union

UNIONS.	1878.			1879.			1880.			1881.			1882.			1883.		
	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.
PROVINCE OF LEINSTER.																		
Co. CARLOW.																		
Carlow,	7	1	8	.	.	.	.	.	.	.	.	.	2	.	2	.	.	.
Co. DUBLIN.																		
Balrothery,	89	4	93	80	.	80	119	1	120	68	4	72	17	.	17	61	2	63
Celbridge, (*a*)	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	60	1	61
Dublin, North,	742	18	760	422	3	425	377	3	880	516	3	*520	410	1	411	405	2	†409
Dublin, South	605	9	614	509	9	518	550	8	558	641	9	650	573	7	580	513	10	523
Rathdown,	106	3	109	162	.	162	81	3	84	193	5	198	111	1	112	79	1	80
Co. KILDARE.																		
Athy, (*b*)	3	.	3	13	.	13	2	.	2	.	.	.	32	4	36	15	.	15
Celbridge,	76	1	77	37	.	37	50	.	50	99	1	100	58	.	58	5	.	5
Naas,	97	1	98	41	2	43	9	.	9	.	.	.	13	.	13	3	1	4
Baltinglass, (*c*)	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Co. KILKENNY.																		
Callan,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Castlecomer,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Kilkenny,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Thomastown,	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.
Urlingford,	.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Waterford,	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.	.	.	.
KING'S CO.																		
Edenderry,	4	4	8	4	.	4	.	.	.	.	.	.	.	.	.	.	.	.
Parsonstown,	.	.	.	1	.	1	1	.	1	.	.	.	.	.	.	.	.	.
Tullamore,	.	.	.	.	1	1	2	.	2	1	.	1	.	.	.	.	.	.
Roscrea,	.	.	.	.	.	.	.	.	.	1	.	1	.	.	.	1	.	1
Co. LONGFORD.																		
Ballymahon,	15	1	16	4	.	4	.	.	.	.	.	.	.	.	.	.	.	.
Granard,	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Longford,	1	.	1	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Co. LOUTH.																		
Ardee, (*d*),	24	2	26	2	.	2	.	.	.	33	.	33	7	.	7	11	.	11
Drogheda (*d*),	49	2	51	24	1	25	9	.	9	18	1	19	19	.	19	2	.	2
Dundalk,	74	6	80	12	1	13	1	.	1	.	.	.	.	.	.	.	.	.
Co. MEATH.																		
Ardee,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	3	.	3
Drogheda,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1	.	1
Dunshaughlin,	141	3	144	96	7	103	78	4	82	81	1	82	22	3	25	28	.	28
Kells, (*e*)	20	3	23	7	.	7	1	1	2	3	.	3	.	.	.	4	.	4
Navan,	58	.	58	31	.	31	10	.	10	12	1	13	8	.	8	22	1	23
Oldcastle,	1	.	1	5	.	5	.	.	.	1	.	1	.	.	.	.	.	.
Trim,	55	3	58	42	2	44	5	.	5	5	.	5	12	.	12	6	.	6
QUEEN'S CO.																		
Abbeyleix,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Athy,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	3	1	4
Mountmelick,	.	.	.	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.
Co. WESTMEATH.																		
Athlone,	.	.	.	12	2	14	1	.	1	.	.	.	.	.	.	.	.	.
Delvin,	6	.	6	10	1	11	.	.	.	13	2	15	1	.	1	.	.	.
Mullingar,	32	2	34	6	.	6	1	.	1	.	.	.	.	.	.	.	.	.
Co. WEXFORD.																		
Enniscorthy,	39	4	43	30	2	32	1	1	2	2	.	2	.	.	.	.	.	.
Gorey,	1	.	1	8	2	10	8	2	10	.	.	.	3	1	4	.	.	.
New Ross,	4	2	6	3	1	4	1	.	1	.	.	.	1	.	1	.	.	.
Wexford,	11	2	13	5	.	5	.	.	.	.	.	.	.	.	.	11	.	11
Co. WICKLOW.																		
Baltinglass,	22	.	22	3	.	3	6	2	8	.	.	.	.	.	.	.	.	.
Rathdown,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Rathdrum,	6	2	8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Shillelagh,	.	.	.	4	.	4	.	.	.	1	.	1	.	.	.	.	.	.
Total Leinster,	2,288	74	2,362	1,577	34	1,611	1,313	25	1,338	1,690	27	1,718 *	1,289	17	1,306	1,233	19	1,254 †

* One animal recovered from disease. † Includes two animals that recovered. (*a*) See also Co. Kildare. (*b*) See also Queen's Co. (*c*) See also Co. Wicklow. (*d*) See also Co. Meath. (*e*) See also Co. Cavan.

during each year from 1878 to 1889 inclusive—*continued.*

1884.			1885.			1886.			1887.			1888.			1889.			Unions.
No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	
																		PROVINCE OF LEINSTER.
																		Co. CARLOW.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Carlow.
																		Co. DUBLIN.
84	5	89	21	.	21	15	.	15	10	1	11	4	.	4	5	.	5	Balrothery.
14	.	14	19	.	19	9	.	9	2	.	2	.	.	.	.	.	.	Celbridge.
437	1	438	411	7	418	167	1	168	183	2	185	174	2	176	88	3	91	Dublin, North.
494	3	497	545	7	552	595	.	595	403	4	407	249	4	253	64	3	67	Dublin, South.
85	.	85	154	1	155	181	3	184	76	.	76	68	2	70	6	1	7	Rathdown.
																		Co. KILDARE.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Athy.
14	.	14	5	.	5	11	.	11	1	1	2	.	.	.	.	.	.	Celbridge.
.	.	.	2	.	2	15	1	16	24	1	25	.	.	.	.	.	.	Naas.
.	.	.	.	.	.	2	.	2	.	.	.	.	.	.	.	.	.	Baltinglass.
																		Co. KILKENNY.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Callan.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castlecomer.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Kilkenny.
	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Thomastown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Urlingford.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Waterford.
																		KING'S CO.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	5	.	5	Edenderry.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Parsonstown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1	.	1	Tullamore.
1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Roscrea.
																		Co. LONGFORD.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballymahon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Granard.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Longford.
																		Co. LOUTH.
2	.	2	2	.	2	.	.	.	3	.	3	.	.	.	1	.	1	Ardee.
.	.	.	.	.	.	.	.	.	13	.	13	.	.	.	.	.	.	Drogheda.
.	.	.	.	.	.	.	.	.	4	1	5	.	.	.	.	.	.	Dundalk.
																		Co. MEATH.
5	.	5	1	.	1	.	.	.	.	.	.	6	.	6	.	.	.	Ardee.
11	.	11	16	.	16	3	.	3	24	.	24	1	.	1	.	.	.	Drogheda.
9	1	10	29	2	31	14	1	15	12	1	13	3	.	3	4	1	5	Dunshaughlin.
11	.	11	1	.	1	.	.	.	17	1	18	.	.	.	.	.	.	Kells.
6	.	6	1	.	1	2	.	2	10	1	11	5	.	5	2	.	2	Navan.
.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	Oldcastle.
.	.	.	13	.	13	20	1	21	4	.	4	.	.	.	.	.	.	Trim.
																		QUEEN'S CO.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Abbeyleix.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Athy.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mountmelick.
																		Co. WESTMEATH.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Athlone.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Delvin.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mullingar.
																		Co. WEXFORD.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Enniscorthy.
.	.	.	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	Gorey.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	New Ross.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Wexford.
																		Co. WICKLOW.
6	.	6	.	.	.	7	2	9	14	1	15	3	.	3	.	.	.	Baltinglass.
.	.	.	1	.	1	.	.	.	5	.	5	1	.	1	.	.	.	Rathdown.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Rathdrum.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Shillelagh.
1,179	10	1,189	1,223	17	1,240	1,041	9	1,050	805	14	819	514	8	522	176		184	Total Leinster.

TABLE 2.—Number of Cases of Pleuro-Pneumonia reported in each Union

UNIONS.	1878.			1879.			1880.			1881.			1882.			1883.		
	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.
PROVINCE OF CONNAUGHT.																		
Co. GALWAY.																		
Ballinasloe,	5	4	9	4	2	6	1	1	2	.	.	.	.	.	.	.	.	.
Clifden,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Galway,	.	.	.	.	.	.	2	.	2	.	.	.	.	.	.	.	.	.
Glennamaddy,	.	1	1	3	.	3	.	.	.	.	.	.	.	.	.	.	.	.
Gort,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Loughrea,	.	.	.	1	1	2	2	1	3	.	.	.	.	.	.	.	.	.
Mountbellew,	.	.	.	.	.	.	.	1	1	.	.	.	1	1	2	.	.	.
Oughterard,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Portumna,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Tuam,	44	9	53	32	2	34	3	2	5	2	.	2	1	1	2	3	1	4
Co. LEITRIM.																		
Carrick-on-Shannon,	2	2	4	.	.	.	1	.	1	.	.	.	1	.	1	.	.	.
Manorhamilton,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Mohill,	.	2	2	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.
Co. MAYO.																		
Ballina,	3	.	3	8	.	8	1	.	1	.	.	.	.	.	.	.	.	.
Ballinrobe,	.	1	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Belmullet,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Castlebar,	.	.	.	12	4	16	.	.	.	1	1	2	.	.	.	.	.	.
Claremorris,	6	.	6	17	1	18	1	.	1	3	.	3	1	1	2	.	.	.
Killala,	.	.	.	.	.	.	.	.	.	.	.		.	.	.	.	.	.
Newport,	.	.	.	.	.	.	.	.	.	1	.	1	1	.	1	.	.	.
Swineford,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Westport,	.	.	.	.	.	.	.	.	.	.	.	.	2	.	2	.	.	.
Co. ROSCOMMON.																		
Boyle,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	
Castlerea,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Roscommon,	.	.	.	1	1	2	.	.	.	.	.	.	.	.	.	.	1	1
Strokestown,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Co. SLIGO.																		
Dromore West,	.	.	.	17	6	23	5	1	6	.	.	.	.	.	.	.	.	.
Sligo,	.	1	1	1	.	1	.	.	.	.	.	.	.	.	.	.	.	.
Tobercurry,	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total Connaught,	60	20	80	96	18	114	16	6	22	7	1	8	7	3	10	3	2	5
SUMMARY OF PROVINCES.																		
ULSTER,	133	18	151	153	14	167	93	6	99	111	4	*116	§6	.	5	9	.	9
MUNSTER,	131	31	162	119	20	139	78	4	82	13	5	18	26	8	34	19	4	23
LEINSTER,	2,288	74	2,362	1,577	34	1,611	1,313	25	1,338	1,690	27	†1,718	1,289	17	1,306	1,233	19	‖ 1,254
CONNAUGHT,	60	20	80	96	18	114	16	6	22	7	1	8	7	3	10	3	2	5
Total Ireland,	2,612	143	2,755	1,945	86	2,031	1,500	41	1,541	1,821	37	1,860 ‡	1,328 §	28	1,355	1,264	25	1,291 ‖

* Includes one animal attacked by the disease, but not slaughtered at end of year.
† Includes one animal that recovered from the disease.
‡ Includes one that recovered from disease, and one attacked at end of year, but not slaughtered.
§ Includes one animal that had been attacked with the disease during the previous year.
‖ Includes two animals that recovered from the disease.

during each year from 1878 to 1889 inclusive—*continued.*

1884.			1885.			1886.			1887.			1888.			1889.			
No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	No. Slaughtered.	No. Died.	Total Attacked.	UNIONS.
																		PROVINCE OF CONNAUGHT.
																		Co. GALWAY.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballinasloe.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Clifden.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Galway.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Glennamaddy
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Gort.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Loughrea.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mountbellew.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Oughterard.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Portumna.
1	.	1	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	Tuam.
																		Co. LEITRIM.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Carrick-on-Shannon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Manorhamilton.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Mohill.
																		Co. MAYO.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballina.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Ballinrobe.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Belmullet.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castlebar.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Claremorris.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Killala.
1	.	1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Newport.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Swineford.
1	1	2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Westport.
																		Co. ROSCOMMON.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Boyle.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Castlerea.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Roscommon.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Strokestown.
																		Co. SLIGO.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dromore West.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Sligo.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	Tobercurry.
3	1	4	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	Total Connaught.
																		SUMMARY OF PROVINCES.
.	.	.	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	ULSTER.
1	.	1	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	MUNSTER.
1,179	10	1,189	1,223	17	1,240	1,041	9	1,050	805	14	819	514	8	522	176	8	184	LEINSTER.
3	1	4	2	.	2	.	.	.	.	.	.	.	.	.	.	.	.	CONNAUGHT.
1,183	11	1,194	1,229	17	1,246	1,041	9	1,050	805	14	819	514	8	522	176	8	184	Total Ireland.

TABLE 3.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of PLEURO-PNEUMONIA were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the Number of Cattle reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

—		Number of Counties reported from.	Farms or other Places.			Number of Cattle which had been in contact with diseased Cattle slaughtered or removed for slaughter.		Cattle Attacked.		Diseased Cattle.			
			Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	By Owners.	Under the provisions of the Pleuro-Pneumonia Slaughter (Ireland) Order of 1888.	Remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining
IRELAND,		4	–	108	108	–	1,165	–	184	176	8	–	–
PROVINCES.													
ULSTER,		–	–	–	–	–	–	–	–	–	–	–	–
MUNSTER,		–	–	–	–	–	–	–	–	–	–	–	–
LEINSTER,		4	–	108	108	–	1,165	–	184	176	8	–	–
CONNAUGHT,		–	–	–	–	–	–	–	–	–	–	–	–
COUNTIES.	UNIONS.												
Dublin,	Balrothery,		–	4	4	–	70	–	5	5	–	–	–
	Dublin, North,		–	50	50	–	482	–	91	88	3	–	–
	Dublin, South,		–	38	38	–	471	–	67	64	3	–	–
	Rathdown,		–	7	7	–	42	–	7	6	1	–	–
King's,	Edenderry,		–	1	1	–	19	–	5	5	–	–	–
	Tullamore,		–	1	1	–	7	–	1	1	–	–	–
Louth,	Ardee,		–	1	1	–	29	–	1	1	–	–	–
Meath,	Dunshaughlin,		–	4	4	–	34	–	5	4	1	–	–
	Navan,		–	2	2	–	11	–	2	2	–	–	–
	Total,		–	108	108	–	1,165	–	184	176	8	–	–

TABLE 4.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of ANTHRAX were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the number of Animals reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

—		Number of Counties reported from.	Farms or other Places.			Animals Attacked.				Diseased Animals.									
										Killed.				Died.					
			Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Cattle.	Sheep.	Swine.	Total.	Cattle.	Sheep.	Swine.	Total.	Cattle.	Sheep.	Swine.	Total.	Recovered.	Remaining.
IRELAND,		11	–	21	21	38	–	–	38	–	–	–	–	30	–	–	30	8	–
PROVINCES.																			
ULSTER,		1	–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
MUNSTER,		4	–	12	12	17	–	–	17	–	–	–	–	16	–	–	16	1	–
LEINSTER,		3	–	5	5	15	–	–	15	–	–	–	–	8	–	–	8	7	–
CONNAUGHT,		3	–	3	3	5	–	–	5	–	–	–	–	5	–	–	5	–	–
COUNTIES.	UNIONS.																		
Armagh,	Castleblayney,		–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
Cork,	Fermoy,		–	3	3	3	–	–	3	–	–	–	–	3	–	–	3	–	–
	Mitchelstown,		–	3	3	3	–	–	3	–	–	–	–	3	–	–	3	–	–
Kerry,	Tralee,		–	3	3	5	–	–	5	–	–	–	–	5	–	–	5	–	–
Tipperary,	Cashel,		–	1	1	3	–	–	3	–	–	–	–	3	–	–	3	–	–
Waterford,	Lismore,		–	2	2	3	–	–	3	–	–	–	–	2	–	–	2	1	–
Kildare,	Athy,		–	1	1	8	–	–	8	–	–	–	–	1	–	–	1	7	–
	Naas,		–	2	2	5	–	–	5	–	–	–	–	5	–	–	5	–	–
Kilkenny,	Kilkenny,		–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
Meath,	Navan,		–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
Galway,	Galway,		–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
Roscommon,	Athlone,		–	1	1	1	–	–	1	–	–	–	–	1	–	–	1	–	–
Sligo,	Dromore, West,		–	1	1	3	–	–	3	–	–	–	–	3	–	–	3	–	–
	Total,		–	21	21	38	–	–	38	–	–	–	–	30	–	–	30	8	–

Table 5.—Number of Farms or Other Places in the Counties of Ireland upon which Fresh Outbreaks of **Glanders** were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the number of Horses reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

—	Number of Counties reported from.	Farms or Other Places.			Horses Attacked.		Diseased Horses.			
		Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining.
IRELAND, ...	7	–	11	11	–	11	8	1	2	–
Provinces.										
Ulster, ...	5	–	9	9	–	9	7	1	1	–
Munster, ...	–	–	–	–	–	–	–	–	–	–
Leinster, ...	2	–	2	2	–	2	1	–	1	–
Connaught, ...	–	–	–	–	–	–	–	–	–	–
Counties.	**Unions.**									
Armagh, ...	Lurgan, ...	–	1	1	–	1	1	–	–	–
Donegal, ...	Inishowen, ...	–	1	1	–	1	1	–	–	–
	Londonderry,	–	1	1	–	1	–	–	1	–
Londonderry,	Magherafelt,...	–	2	2	–	2	2	–	–	–
Monaghan, ...	Monaghan, ...	–	1	1	–	1	1	–	–	–
Tyrone, ...	Cookstown, ...	–	1	1	–	1	1	–	–	–
	Omagh, ..	–	2	2	–	2	1	1	–	–
Dublin, ...	North Dublin,	–	1	1	–	1	–	–	1	–
Kilkenny, ...	Kilkenny, ...	–	1	1	–	1	1	–	–	–
	Total, ...	–	11	11	–	11	8	1	2	–

Table 6.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of **Farcy** were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the number of Horses reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

—	Number of Counties reported from.	Farms or other Places.			Horses Attacked.		Diseased Horses.			
		Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining.
IRELAND, ...	2	–	2	2	–	2	1	–	1	–
Provinces.										
Ulster, ...	1	–	1	1	–	1	1	–	–	–
Munster, ...	1	–	1	1	–	1	–	–	1	–
Leinster, ...	–	–	–	–	–	–	–	–	–	–
Connaught, ...	–	–	–	–	–	–	–	–	–	–
Counties.	**Unions.**									
Donegal, ...	Londonderry,	–	1	1	–	1	1	–	–	–
Kerry, ...	Dingle, ...	–	1	1	–	1	–	–	1	–
Total, ...	...	–	2	2	–	2	1	–	1	–

TABLE 7.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of SWINE FEVER were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the number of SWINE reported to have been Attacked, to have been Killed, to have Died, and to have Recovered.

—		Number of Counties reported from.	Farms or other Places.			Healthy Swine on Infected Premises.		Swine Attacked.		Diseased Swine.			
			Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Slaughtered.	Removed.	Remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining.
IRELAND, ...		22	10	273	283	20	11	12	761	245	419	108	1
PROVINCES.													
ULSTER, ...		2	–	5	5	–	–	–	8	–	2	6	–
MUNSTER, ...		6	7	125	132	3	11	8	395	141	215	46	1
LEINSTER, ...		10	3	133	136	17	–	4	335	96	189	54	–
CONNAUGHT, ...		4	–	10	10	–	–	–	23	8	13	2	–
COUNTIES.	UNIONS.												
Londonderry,	Coleraine, ...		–	2	2	–	–	–	3	–	2	1	–
Tyrone, ...	Omagh, ...		–	3	3	–	–	–	5	–	–	5	–
Clare, ...	Kilrush, ...		–	1	1	–	–	–	2	–	2	–	–
Cork, ...	Cork, ...		–	1	1	–	–	–	3	–	2	1	–
	Mitchelstown, ...		–	2	2	–	–	–	3	–	2	1	–
Kerry, ...	Dingle, ...		–	8	8	1	–	–	14	1	12	1	–
	Killarney, ...		–	2	2	–	–	–	6	1	5	–	–
	Listowel, ...		–	17	17	–	–	–	40	1	25	13	1
	Tralee, ...		–	3	3	–	–	–	5	–	4	1	–
Limerick, ...	Croom, ...		–	1	1	–	–	–	5	–	3	2	–
	Glin, ...		–	1	1	–	11	–	1	–	1	–	–
	Kilmallock, ...		1	2	3	–	–	3	6	1	5	3	–
	Limerick, ...		–	2	2	–	–	–	8	2	6	–	–
	Newcastle, ...		1	32	33	–	–	–	104	46	58	–	–
	Rathkeale, ...		–	1	1	–	–	–	1	–	1	–	–
Tipperary, ...	Tipperary, ...		–	2	2	–	–	–	20	–	18	2	–
	Cashel, ...		–	1	1	–	–	–	3	–	1	2	–
	Clogheen, ...		–	1	1	–	–	–	2	–	2	–	–
	Clonmel, ...		–	1	1	–	–	–	1	–	1	–	–
	Nenagh, ...		1	3	4	–	–	1	7	–	5	3	–
	Roscrea, ...		–	1	1	–	–	–	1	–	1	–	–
	Thurles, ...		–	3	3	–	–	–	4	–	4	–	–
Waterford,	Carrick-on-Suir,		1	–	1	–	–	–	–	–	–	–	–
	Dungarvan, ...		1	5	6	–	–	4	39	18	21	4	–
	Kilmacthomas,		–	4	4	–	–	–	13	4	6	3	–
	Lismore, ...		2	6	8	–	–	–	8	–	8	–	–
	Waterford, ...		–	25	25	2	–	–	99	67	22	10	–
Carlow, ...	Carlow, ...		–	1	1	–	–	–	7	6	1	–	–
	Shillelagh, ...		–	4	4	–	–	–	18	12	6	–	–
Dublin, ...	Balrothery, ...		–	1	1	–	–	–	2	–	–	2	–
	Dublin, North,		–	4	4	–	–	–	8	–	8	–	–
	Dublin, South,		–	3	3	14	–	–	19	–	11	8	–
Kildare, ...	Athy, ...		–	6	6	–	–	–	10	–	4	6	–
	Celbridge, ...		–	2	2	–	–	–	33	–	29	4	–
	Naas, ...		–	13	13	–	–	–	16	5	11	–	–
Kilkenny, ...	Callan, ...		–	1	1	–	–	–	4	–	2	2	–
	Castlecomer, ...		–	2	2	–	–	–	10	1	8	1	–
	Kilkenny, ...		–	3	3	–	–	–	12	–	12	–	–
	Thomastown, ...		–	6	6	–	–	–	22	–	21	1	–
	Waterford, ...		1	8	9	–	–	–	22	10	9	3	–

TABLE 7.—Number of Farms or other Places in the Counties of Ireland upon which Fresh Outbreaks of SWINE FEVER were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the number of SWINE reported to have been Attacked, to have been Killed, to have Died, and to have Recovered—*continued.*

COUNTIES.	UNIONS.	Farms or other Places.			Healthy Swine on Infected Premises.		Swine Attacked.		Diseased Swine.			
		Number which were Infected with the Disease at the end of the previous year.	Number upon which Fresh Outbreaks took place during the year.	Total Number Infected with the Disease during the year.	Slaughtered.	Removed.	Remaining Diseased from the previous year.	Attacked during the year.	Killed.	Died.	Recovered.	Remaining.
King's, ...	Roscrea, ...	–	4	4	–	–	–	7	2	1	4	–
	Tullamore, ...	–	4	4	–	–	–	5	–	4	1	–
Meath, ...	Kells, ...	–	1	1	–	–	–	1	–	–	1	–
Queen's, ...	Abbeyleix, ...	1	5	6	–	–	4	6	4	2	4	–
	Mountmelick, ...	–	1	1	–	–	–	4	–	3	1	–
Westmeath, ...	Athlone, ...	–	2	2	–	–	–	3	–	3	–	–
	Mullingar, ...	–	1	1	–	–	–	1	–	1	–	–
Wexford, ...	Enniscorthy, ...	–	6	6	–	–	–	19	–	14	5	–
	Gorey, ...	1	24	25	3	–	–	39	26	7	6	–
	New Ross, ...	–	1	1	–	–	–	6	–	6	–	–
	Wexford, ...	–	6	6	–	–	–	13	–	12	1	–
Wicklow, ...	Baltinglass, ...	–	1	1	–	–	–	6	–	2	4	–
	Rathdrum, ...	–	14	14	–	–	–	26	22	4	–	–
	Shillelagh, ...	–	9	9	–	–	–	16	8	8	–	–
Galway, ..	Ballinasloe, ...	–	3	3	–	–	–	7	5	2	–	–
	Clifden, ...	–	2	2	–	–	–	2	–	1	1	–
	Galway, ...	–	1	1	–	–	–	3	3	–	–	–
	Tuam, ...	–	1	1	–	–	–	2	–	2	–	–
Leitrim, ...	Bawnboy, ...	–	1	1	–	–	–	1	–	–	1	–
Roscommon,	Ballinasloe, ...	–	1	1	–	–	–	7	–	7	–	–
Sligo, ...	Sligo, ...	–	1	1	–	–	–	1	–	1	–	–
Total, ...	...	10	273	283	20	11	12	761	245	419	108	1

TABLE 8.—NUMBER of Cases of RABIES in the Counties of Ireland, reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the Number of Animals reported to have been Attacked, to have been Killed, and to have Died.

—		Number of Counties reported from.	Number of Animals attacked during the year.	DISEASED ANIMALS.													
				KILLED.							DIED.						
				Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.	Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.
IRELAND,		30	405	234	61	15	16	5	1	10	6	34	15	3	–	4	1
PROVINCES.																	
ULSTER,		9	154	89	34	6	2	5	–	2	2	9	4	–	–	1	–
MUNSTER,		5	121	69	11	4	11	–	–	5	1	12	3	2	–	2	1
LEINSTER,		11	85	49	8	4	2	–	1	3	3	6	8	–	–	1	–
CONNAUGHT,		5	45	27	8	1	1	–	–	–	–	7	–	1	–	–	–
COUNTIES.	UNIONS.																
Antrim,	Antrim,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Belfast,		8	8	–	–	–	–	–	–	–	–	–	–	–	–	–
	Lisburn,		4	3	1	–	–	–	–	–	–	–	–	–	–	–	–
Armagh,	Armagh,		14	11	2	–	–	–	–	–	–	1	–	–	–	–	–
	Castleblayney,		7	5	1	–	–	–	–	–	–	–	1	–	–	–	–
	Lurgan,		3	3	–	–	–	–	–	–	–	–	–	–	–	–	–
	Newry,		4	3	1	–	–	–	–	–	–	–	–	–	–	–	–
Cavan,	Bailieborough,		4	4	–	–	–	–	–	–	–	–	–	–	–	–	–
	Bawnboy,		7	1	2	2	1	–	–	1	–	–	–	–	–	–	–
	Cavan,		7	2	1	–	–	–	–	–	–	3	1	–	–	–	–
	Cootehill,		1	–	–	–	–	–	–	–	–	1	–	–	–	–	–
	Granard,		1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Oldcastle,		2	1	–	–	–	–	–	–	–	1	–	–	–	–	–
Donegal,	Glenties,		1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Londonderry,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Down,	Banbridge,		8	7	–	–	–	–	–	–	1	–	–	–	–	–	–
	Belfast,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Downpatrick,		18	8	1	2	–	5	–	–	–	–	2	–	–	–	–
	Kilkeel,		3	3	–	–	–	–	–	–	–	–	–	–	–	–	–
	Lurgan,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Newry,		2	–	–	2	–	–	–	–	–	–	–	–	–	–	–
Fermanagh,	Enniskillen,		9	2	7	–	–	–	–	–	–	–	–	–	–	–	–
	Lisnaskea,		13	3	8	–	1	–	–	1	–	–	–	–	–	–	–
Londonderry,	Limavady,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Londonderry,		6	5	–	–	–	–	–	–	1	–	–	–	–	–	–
	Magherafelt,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Monaghan,	Carrickmacross,		4	1	1	–	–	–	–	–	–	1	–	–	–	1	–
	Castleblayney,		5	3	1	–	–	–	–	–	–	1	–	–	–	–	–
	Monaghan,		3	–	2	–	–	–	–	–	–	1	–	–	–	–	–
Tyrone,	Armagh,		2	2	–	–	–	–	–	–	–	–	–	–	–	–	–
	Clogher,		1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Cookstown,		3	3	–	–	–	–	–	–	–	–	–	–	–	–	–
	Dungannon,		5	4	1	–	–	–	–	–	–	–	–	–	–	–	–
	Omagh,		3	1	2	–	–	–	–	–	–	–	–	–	–	–	–
Clare,	Ennis,		1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
Cork,	Bandon,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Castletown,		2	–	–	–	1	–	–	–	–	–	–	1	–	–	–
	Cork,		13	7	–	2	1	–	–	–	–	2	–	–	–	1	–
	Fermoy,		6	5	–	–	–	–	–	–	–	–	–	–	–	–	1
	Kanturk,		9	2	6	–	–	–	–	–	–	–	–	–	–	1	–
	Kilmallock,		4	4	–	–	–	–	–	–	–	–	–	–	–	–	–
	Macroom,		1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Mallow,		10	5	2	–	–	–	–	1	–	2	–	–	–	–	–
	Midleton,		2	1	–	–	–	–	–	1	–	–	–	–	–	–	–
	Mitchelstown,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Skibbereen,		5	5	–	–	–	–	–	–	–	–	–	–	–	–	–
	Youghal,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Kerry,	Glin,		4	2	–	–	2	–	–	–	–	–	–	–	–	–	–
	Killarney,		4	3	–	–	–	–	–	–	–	1	–	–	–	–	–
	Listowel,		17	6	–	–	6	–	–	–	1	4	–	–	–	–	–
	Tralee,		17	13	–	–	1	–	–	2	–	–	–	1	–	–	–
Limerick,	Croom,		1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Glin,		2	2	–	–	–	–	–	–	–	–	–	–	–	–	–
	Kilmallock,		1	–	–	–	–	–	–	1	–	–	–	–	–	–	–
	Limerick,		3	3	–	–	–	–	–	–	–	–	–	–	–	–	–
	Newcastle,		4	3	–	–	–	–	–	–	–	1	–	–	–	–	–
	Rathkeale,		8	3	–	2	–	–	–	–	–	–	3	–	–	–	–

Table 8.—Number of Cases of Rabies in the Counties of Ireland, reported by the Inspectors of the Local Authorities to have occurred during the year 1889, with the Number of Animals reported to have been Attacked, to have been Killed, and to have Died—*continued.*

Counties.	Unions.	Number of Animals attacked during the year.	Diseased Animals.													
			Killed.							Died.						
			Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.	Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.
Tipperary,	Cashel,	3	–	1	–	–	–	–	–	–	2	–	–	–	–	–
	Parsonstown,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Carlow,	Carlow,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Dublin,	Balrothery,	4	1	1	–	–	–	–	–	–	2	–	–	–	–	–
	Dublin, North,	8	8	–	–	–	–	–	–	–	–	–	–	–	–	–
	Dublin, South,	9	9	–	–	–	–	–	–	–	–	–	–	–	–	–
	Rathdown,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Kildare,	Edenderry,	4	3	–	–	–	–	–	–	1	–	–	–	–	–	–
	Celbridge,	2	1	1	–	–	–	–	–	–	–	–	–	–	–	–
	Naas,	18	7	–	2	–	–	–	–	1	–	8	–	–	–	–
Kilkenny,	Kilkenny,	1	–	–	–	–	–	1	–	–	–	–	–	–	–	–
King's,	Parsonstown,	5	4	–	–	–	–	–	–	1	–	–	–	–	–	–
	Roscrea,	2	1	–	1	–	–	–	–	–	–	–	–	–	–	–
Longford,	Granard,	1	–	–	–	–	–	–	1	–	–	–	–	–	–	–
	Longford,	10	5	2	–	–	–	–	1	–	1	–	–	–	1	–
Louth,	Ardee,	1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Drogheda,	2	–	1	1	–	–	–	–	–	–	–	–	–	–	–
Meath,	Navan,	1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
	Oldcastle,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Queen's,	Carlow,	1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
Westmeath,	Athlone,	2	2	–	–	–	–	–	–	–	–	–	–	–	–	–
	Delvin,	2	1	–	–	1	–	–	–	–	–	–	–	–	–	–
	Granard,	2	–	–	–	–	–	–	–	–	2	–	–	–	–	–
	Mullingar,	6	3	–	–	1	–	–	1	–	1	–	–	–	–	–
Wicklow,	Baltinglass,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Galway,	Ballinasloe,	4	3	1	–	–	–	–	–	–	–	–	–	–	–	–
	Clifden,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Galway,	7	6	–	–	–	–	–	–	–	1	–	–	–	–	–
	Glennamaddy,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Oughterard,	3	–	–	–	1	–	–	–	–	2	–	–	–	–	–
	Portumna,	3	3	–	–	–	–	–	–	–	–	–	–	–	–	–
	Tuam,	3	2	–	1	–	–	–	–	–	–	–	–	–	–	–
Leitrim,	Bawnboy,	3	2	1	–	–	–	–	–	–	–	–	–	–	–	–
	Ballyshannon,	1	–	–	–	–	–	–	–	–	1	–	–	–	–	–
	Manorhamilton,	3	1	1	–	–	–	–	–	–	1	–	–	–	–	–
	Mohill,	1	–	–	–	–	–	–	–	–	–	–	1	–	–	–
Mayo,	Ballina,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Ballinrobe,	2	–	1	–	–	–	–	–	–	1	–	–	–	–	–
	Claremorris,	3	2	1	–	–	–	–	–	–	–	–	–	–	–	–
	Westport,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
Roscommon,	Athlone,	2	2	–	–	–	–	–	–	–	–	–	–	–	–	–
	Boyle,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Castlerea,	1	–	1	–	–	–	–	–	–	–	–	–	–	–	–
Sligo,	Ballina,	1	1	–	–	–	–	–	–	–	–	–	–	–	–	–
	Tobercurry,	3	–	2	–	–	–	–	–	–	1	–	–	–	–	–
	Total,	405	234	61	15	16	5	1	10	6	34	15	3	–	4	1

Table 9.—Number of Farms or other places in the Counties of Ireland upon which Fresh Outbreaks of Sheep-Scab were reported by the Inspectors of the Local Authorities to have occurred during the year 1889, and the Number of Sheep reported to have been attacked by the Disease.

—	Number of Counties reported from.	No. of Farms or other places upon which fresh Outbreaks took place.	Sheep attacked.
IRELAND,	23	169	3,470*
PROVINCES.			
Ulster,	6	48	509
Munster,	6	70	1,394
Leinster,	10	49	1,559
Connaught,	1	2	8

Counties.	Unions.	No. of Farms or other places upon which fresh Outbreaks took place.	Sheep attacked.
Ulster.			
Antrim,	Coleraine,	1	7
	Larne,	4	8
Donegal,	Ballyshannon,	4	33
	Glenties,	7	77
	Innishowen,	1	3
	Letterkenny,	1	4
	Londonderry,	2	9
	Milford,	1	1
	Stranorlar,	1	7
Down,	Downpatrick,	3	76
	Kilkeel,	11	171
	Lurgan,	1	60
	Newry,	1	3
Fermanagh,	Ballyshannon,	1	6
Londonderry,	Coleraine,	3	9
	Limavady,	3	12
	Londonderry,	2	22
Tyrone,	Omagh,	1	1
Munster.			
Clare,	Ballyvaghan,	1	31
	Ennis,	1	10
	Ennistymon,	1	10
	Kilrush,	1	19
	Scariff,	1	2
	Tulla,	3	79
Cork,	Fermoy,	8	138
	Kanturk,	1	50
	Mallow,	2	57
	Midleton,	8	242
	Youghal,	1	106
Kerry,	Caherciveen,	1	5
	Glin,	5	22
	Killarney,	1	75
	Listowel,	1	6
Munster—*continued.*			
Limerick,	Croom,	4	60
	Glin,	1	1
	Kilmallock,	2	40
	Mitchelstown,	1	5
	Rathkeale,	7	73
Tipperary,	Borrisokane,	1	4
	Cashel,	2	28
	Nenagh,	4	60
	Parsonstown,	1	59
	Roscrea,	3	66
	Thurles,	3	33
	Tipperary,	3	105
Waterford,	Clonmel,	1	5
	Lismore,	1	3
Leinster.			
Carlow,	Carlow,	5	243
Dublin,	Celbridge,	1	11
	Dublin, North,	2	101
Kildare,	Athy,	4	171
	Celbridge,	2	25
Kilkenny,	Castlecomer,	1	42
	Kilkenny,	1	97
	Thomastown,	2	46
	Urlingford,	1	1
King's,	Edenderry,	3	39
	Parsonstown,	1	2
	Roscrea,	2	24
	Tullamore,	1	12
Longford,	Ballymahon,	1	40
	Granard,	1	1
Meath,	Navan,	1	60
	Oldcastle,	1	8
Queen's,	Abbeyleix,	3	20
	Athy,	1	38
	Mountmelick,	1	31
	Roscrea,	2	8
Wexford,	Enniscorthy,	5	83
	Gorey,	3	399
	New Ross,	2	52
	Wexford,	1	3
Wicklow,	Rathdrum,	1	2
Connaught.			
Galway,	Mountbellew,	1	5
	Gort,	1	3

* In addition to the above, 7 sheep affected with the disease were detained at the port of Cork, and 8 at the port of Wexford.

VI.—STATISTICS AS TO ANIMAL EXPORTS AND IMPORTS.

TABLE I.—Number of ANIMALS Exported from Ireland to Great Britain during each of the years from 1878 to 1889 inclusive.

YEAR.	CATTLE.						SHEEP.			SWINE.			TOTAL CATTLE, SHEEP, AND SWINE.	Goats.	HORSES.				Mules or Jennets.	Asses.	TOTAL ANIMALS.
	OXEN, BULLS, AND COWS.				Calves.	Total.	Sheep.	Lambs.	Total.	Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.			
	Fat Cattle.	Store Cattle for Fattening or Breeding Purposes.	Other Cattle.	Total.																	
1878,	245,944	416,759	4,954	667,657	61,564	729,221	446,628	196,371	642,999	401,167	69,380	470,547	1,842,767	4,454	67	6,918	10,956	17,941	18	302	1,865,482
1879,	247,897	320,244	6,845	574,986	66,384	641,370	506,621	166,750	673,371	371,079	58,584	429,663	1,744,404	4,307	45	9,569	14,312	23,926	31	277	1,772,945
1880	232,905	417,203	2,812	652,920	68,471	721,391	502,806	211,957	714,763	333,653	39,237	372,890	1,809,044	4,094	76	13,217	19,008	32,301	38	573	1,846,050
1881,	279,125	250,899	3,701	533,725	37,832	571,557	415,703	161,924	577,627	349,532	33,463	382,995	1,532,179	4,062	45	13,921	19,850	33,816	32	379	1,570,468
1882,	291,777	427,798	3,006	722,581	59,693	782,274	393,848	164,556	558,404	453,443	49,463	502,906	1,843,584	5,256	67	11,711	16,460	28,238	19	372	1,877,469
1883,	229,603	278,518	1,819	509,940	46,927	556,867	312,108	148,621	460,729	433,793	27,224	461,017	1,478,613	5,272	32	10,129	14,801	24,962	18	405	1,509,270
1884,	255,026	387,352	2,220	644,598	71,245	715,843	355,466	177,819	533,285	437,227	19,451	456,678	1,705,806	5,440	74	10,722	16,290	27,086	19	607	1,738,958
1885,	243,348	342,938	1,884	588,170	52,300	640,470	430,410	198,680	629,090	370,639	27,925	398,564	1,668,124	5,508	64	11,603	16,496	28,163	17	702	1,702,514
1886,	285,156	388,917	1,247	675,320	42,069	717,389	493,983	240,230	734,213	391,509	29,776	421,285	1,872,887	6,171	43	12,497	16,239	28,779	25	823	1,908,685
1887,	331,119	302,878	2,283	636,280	32,973	669,253	321,644	226,924	548,568	438,155	42,765	480,920	1,698,741	5,950	68	11,801	15,769	27,638	14	1,181	1,733,524
1888,	282,537	405,540	2,941	691,018	47,698	738,716	400,836	236,748	637,584	495,680	49,292	544,972	1,921,272	4,472	67	12,388	17,373	29,828	18	1,086	1,956,676
1889,	248,362	372,682	1,432	622,476	47,367	669,843	373,313	240,374	613,687	428,103	45,448	473,551	1,757,081	5,968	80	13,647	18,097	31,824	10	1,244	1,796,127

TABLE 2.—Number of Animals Exported from Ireland to Great Britain during

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ballina, ...	82	1	15	.	98	2,380	3,396	5,776
Belfast, ...	12,563	69,730	352	922	83,567	7,253	18,791	26,044
Coleraine, . . .	952	1,923	.	5	2,880	2,984	161	3,145
Cork, . . .	2,354	32,227	745	38,366	73,692	46,388	47,738	94,126
Drogheda, . . .	35,033	18,435	.	.	53,468	39,454	36,151	75,605
Dublin, ...	150,429	84,125	.	1,620	236,174	172,953	82,871	255,824
Dundalk, . . .	6,764	19,512	.	.	26,276	11,072	14,681	25,753
Dundrum, . . .	.	2,477	.	.	2,477	15	.	15
Greenore, . . .	763	7,377	.	19	8,159	13,924	1,385	15,309
Larne, ...	218	29,646	.	4,758	34,622	829	861	1,690
Limerick, . . .	3	3,766	.	32	3,801	507	.	507
Londonderry, . . .	13,224	54,329	.	40	67,593	27,122	10,562	37,684
Newry, ...	161	8,434	.	1	8,596	760	3,347	4,107
Portrush, . . .	.	401	.	1	402	48	.	48
Sligo, . . .	2,710	209	38	46	3,003	6,681	3,655	10,3 6
Waterford, . . .	19,371	37,288	269	1,556	58,484	31,018	14,486	45,504
Westport, . . .	97		.	.	97	34	.	34
Wexford, . . .	3,638	2,802	13	1	6,454	9,891	2,289	12,180
Total, . . .	248,362	372,682	1,432	47,367	669,843	373,313	240,374	613,687

TABLE 3.—Number of Animals Exported from Ireland to Great Britain during the

PORTS OF DEBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan, . . .	2,480	7,678	34	39	10,231	327	512	839
Ayr, ...	1,001	2,146	.	98	3,245	8	.	8
Barrow, ...	2,060	16,498	31	34	18,623	868	3,030	3,898
Bristol, . . .	6,777	50,846	6	21,758	79,387	41,563	25,616	67,179
Cardiff, . . .	.	.	.	.	.	.	.	.
Fleetwood, . . .	6,338	36,935	1	57	43,331	9,374	2,257	11,631
Glasgow, . . .	27,456	86,017	580	5,528	119,581	9,167	5,799	14,966
Greenock, . . .	35	278	20	.	333	.	.	.
Holyhead, . . .	33,007	22,985	.	39	56,031	78,149	21,743	99,892
Liverpool, . . .	139,753	86,337	265	5,158	231,513	195,704	146,265	341,969
London, ...	.	6	.	.	6	.	.	.
Maryport, . . .	11	.	.	.	11	.	.	.
Milford, ...	9,618	8,101	46	9,416	27,181	16,499	12,333	28,832
Morecambe, . . .	18,006	6,827	.	.	24,833	9,419	12,067	21,486
Newhaven, . . .	.	.	.	.	.	.	.	.
Newport, . . .	149	734	182	277	1,342	11,300	9,473	20,773
Plymouth, . . .	255	1,292	260	84	1,891	.	.	.
Silloth, ...	1,253	10,102	.	3	11,358	308	564	872
Southampton, . .	15	204	.	186	405	.	.	.
Stranraer, . . .	122	29,229	.	4,689	34,040	612	715	1,327
Whitehaven, . . .	26	6,467	7	1	6,501	15	.	15
Total, . . .	248,362	372,682	1,432	47,367	669,843	373,313	240,374	613,687

the Year ended 31st December, 1889, showing the Ports of Embarkation in Ireland.

Swine.			Goats.	Horses.				Mules or Jennets.	Asses.	Total Animals.	Ports of Embarkation.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
261	131	392	2	.	.	1	1	.	24	6,293	Ballina.
18,518	26,039	44,557	851	24	2,674	5,608	8,306	.	28	163,353	Belfast.
292	19	311	3	4	18	37	59	1	2	6,401	Coleraine.
21,194	389	21,583	36	9	1,038	1,565	2,612	.	473	192,522	Cork.
29,287	.	29,287	87	.	141	203	344	.	7	156,798	Drogheda.
195,693	13	195,706	52	27	5,810	5,685	11,522	1	40	699,319	Dublin.
33,532	13,571	47,103	2,315	1	561	808	1,370	1	6	102,824	Dundalk.
128	120	248	1	.	3	.	3	.	.	2,744	Dundrum.
27,583	1,447	29,030	2,080	1	764	1,074	1,839	.	4	56,421	Greenore.
175	2,825	3,000	1	3	219	521	743	2	35	40,093	Larne.
99	2	101	.	.	.	.	.	.	1	4,410	Limerick.
29,466	874	30,340	40	2	311	536	849	.	230	136,736	Londonderry.
4,890	6	4,896	456	.	100	119	219	.	1	18,275	Newry.
2	.	2	.			1	1	.	.	453	Portrush.
10,462	.	10,462	26	.	11	15	26	1	103	23,957	Sligo.
48,736	5	48,741	12	8	1,979	1,902	3,889	4	288	156,922	Waterford.
3	.	3	.	1	4	1	6	.	1	141	Westport.
7,782	7	7,789	6	.	14	21	35	.	1	26,465	Wexford.
428,103	45,448	473,551	5,968	80	13,647	18,097	31,824	10	1,244	1,796,127	Total.

Year ended 31st December, 1889, showing the Ports of Debarkation in Great Britain.

Swine.			Goats.	Horses.				Mules or Jennets.	Asses.	Total Animals.	Ports of Debarkation.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
79	13,168	13,247	1,058	1	423	823	1,247	.	3	26,625	Ardrossan.
72	7,129	7,201	85	.	71	189	260	.	.	10,799	Ayr.
11,259	251	11,510	142	.	365	773	1,138	.	.	35,311	Barrow.
25,016	348	25,364	11	3	895	1,229	2,127	1	470	174,539	Bristol.
11	.	11	1	.	.	2	2	.	.	14	Cardiff.
6,850	6,606	13,456	10	15	970	2,067	3,052	.	132	71,612	Fleetwood.
8,270	1,040	9,310	41	12	1,224	2,044	3,280	1	78	147,257	Glasgow.
.	1	1	.	.	12	36	48	.	.	382	Greenock.
161,341	1,460	162,801	2,103	26	4,271	4,574	8,871	.	22	329,720	Holyhead.
154,532	13,630	168,162	2,185	5	2,909	3,589	6,503	6	168	750,506	Liverpool.
21	.	21	1	3	63	56	122	.	8	158	London.
32	.	32	.	.	.	.	.	.	.	43	Maryport.
28,970	2	28,972	27	9	1,938	1,886	3,833	.	234	89,079	Milford.
28,394	.	28,394	3	.	81	78	159	.	49	74,924	Morecambe.
.	.	.	.	2	1	.	3	.	.	3	Newhaven.
6	26	32	9	.	6	4	10	.	.	22,166	Newport.
1	.	1	.	.	8	14	22	.	1	1,915	Plymouth.
2,177	.	2,177	.	.	124	121	245	.	4	14,656	Silloth.
552	.	552	.	1	28	47	76	.	34	1,067	Southampton.
59	1,472	1,531	1	3	207	512	722	2	34	37,657	Stranraer.
461	315	776	291	.	51	53	104	.	7	7,694	Whitehaven.
428,103	45,448	473,551	5,968	80	13,647	18,097	31,824	10	1,244	1,796,127	Total.

TABLE 4.—Number of Animals Exported from Ireland to the Isle

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.								
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.	Calves.	Total.	Sheep.	Lambs.	Total.
1878,	.	253	.	253	26	279	184	.	184
1879,	.	154	.	154	86	240	400	30	430
1880,	.	659	7	666	17	683	522	50	572
1881,	.	539	.	539	.	539	1,554	283	1,837
1882,	.	566	.	566	27	593	762	.	762
1883,	.	416	.	416	57	473	178	.	178
1884,	.	332	.	332	335	667	.	.	.
1885,	8	432	10	450	26	476	37	2	39
1886,	101	763	.	864	5	869	182	66	248
1887,	29	436	.	465	16	481	179	91	270
1888,	23	799	.	822	4	826	179	331	510
1889.	10	646	.	656	9	665	612	72	684

TABLE 5.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF EMBARKATION.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Belfast,	10	430	.	9	449	172	72	244
Dundrum,	.	216	.	.	216	320	.	320
Warrenpoint,	.	.	.	.	.	120	.	120
Total,	10	646	.	9	665	612	72	684

TABLE 6.—Number of Animals Exported from Ireland to the Isle of Man during

PORTS OF DEBARKATION.								
Douglas,	.	364	.	6	370	172	72	244
Port St. Mary,	.	.	.	.	.	120	.	120
Ramsey,	10	282	.	3	295	320	.	320
Total,	10	646	.	9	665	612	72	684

TABLE 7.—Number of Animals Imported into Ireland

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.								
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.	Calves.	Total.	Sheep.	Lambs.	Total.
1878,	441	407	7	855	826	1,681	11,406	7,449	18,855
1879,	802	579	73	1,454	971	2,425	14,854	1,764	16,618
1880,	1,291	562	1	1,854	485	2,339	17,017	4,433	21,450
1881,	280	309	1	590	34	624	23,977	6,755	30,732
1882,	1	302	.	303	40	343	23,962	3,892	27,854
1883,	7	25	.	32	3	35	1,966	2,846	4,812
1884,	176	254	.	430	18	448	22,803	4,697	27,500
1885,	1,293	552	1	1,846	114	1,960	25,913	1,716	27,629
1886,	478	625	.	1,103	129	1,232	16,958	4,896	21,854
1887,	152	438	.	590	39	629	15,077	18,961	34,038
1888,	17	180	.	197	24	221	21,071	19,051	40,122
1889,	11	405	.	416	52	468	18,994	20,797	39,791

of Man, during each of the years, from 1878 to 1889, inclusive.

Swine.			Total Cattle, Sheep, and Swine.	Goats.	Horses.				Mules or Jennets.	Asses.	Total Animals.	Year.
Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.				
1	11	12	475	.	.	1	3	4	.	1	480	1878.
.	.	.	670	3	.	3	2	5	.	.	678	1879.
.	.	.	1,255	1	.	6	8	14	.	.	1,270	1880
1	.	1	2,377	68	.	50	36	86	.	8	2,539	1881.
.	.	.	1,355	11	.	14	38	52	.	.	1,418	1882.
.	.	.	651	13	.	38	55	93	.	.	757	1883.
.	.	.	667	2	.	32	69	101	1	1	772	1884.
.	30	30	545	13	.	73	59	132		.	690	1885.
1	6	7	1,124	36	1	63	100	164	.	1	1,325	1886.
.	6	6	757	17	.	45	48	93	.	3	870	1887.
.	26	26	1,362	5	.	48	62	110	.	.	1,477	1888.
.	.	.	1,349	77	1	47	39	87	.	1	1,514	1889.

the Year ended 31st December, 1889, showing the Ports of Embarkation in Ireland.

Swine.			Goats.	Horses.				Mules or Jennets.	Asses.	Total Animals.	Ports of Embarkation.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
.		.	56	1	45	35	81	.	.	830	Belfast.
.	.	.	21	.	2	4	6	.	1	564	Dundrum.
.	.	.	.	.	.	.	.	.	,	120	Warrenpoint.
.	.	.	77	1	47	39	87	.	1	1,514	Total.

the Year ended 31st December, 1889, showing the Ports of Debarkation in the Isle of Man.

											Ports of Debarkation
.	.	.	56	1	45	35	81	.	.	751	Douglas.
.	.	.	.	.	.	.	.	.	.	120	Port St. Mary.
.	.		21	.	2	4	6	.	1	643	Ramsey.
.	.	.	77	1	47	39	87	. .	1	1,514	Total.

during each of the years, from 1878 to 1889, inclusive.

Swine.			Total Cattle, Sheep, and Swine.	Goats.	Horses.				Mules. or Jennets.	Asses.	Total Animals	Year.
Fat Swine.	Store Swine.	Total.			Stallions.	Mares.	Geldings.	Total.				
248	66	314	20,850	5	23	826	1,742	2,591	7	8	23,461	1878.
105	42	147	19,190	11	18	537	1,372	1,927	10.	7	21,145	1879.
12	230	242	24,031	31	13	742	1,526	2,281	17	8	26,368	1880.
1	373	374	31,730	4	17	797	1,620	2,434	2	5	34,175	1881.
2	37	39	28,236	30	23	761	1,882	2,666	12	7	30.951	1882.
.	8	8	4,855	5	21	588	1,358	1,967	6	7	6,840	1883.
2	28	30	27,978	29	17	652	1,466	2,135	7	8	30.157	1884.
29	79	108	29,697	34	37	946	1,510	2,493	7	11	32,242	1885.
3	131	134	23,220	24	27	1,014	1,431	2,472	15	3	25,734	1886.
10	149	159	34,826	32	56	1,369	1,846	3,271	40	9	38,178	1887.
2	151	153	40,496	32	42	982	1,456	2,480	15	6	43,029	1888.
7	154	161	40,420	9	43	1,186	1,762	2,991	9	9	43,443	1889.

TABLE 8.—Number of Animals Imported into Ireland during the

Ports of Embarkation.	Cattle.					Sheep.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan,	.	6	.	.	6	1,677	124	1,801
Ayr,	.	3		.	3	635	188	823
Barrow,	.	7	.	1	8	5	.	5
Bristol,	.	9	.	1	10	36	15	51
Cambletown,	.	.	.	.	.	133	.	133
Cardiff,	.	.	.	.	.	.	.	.
Douglas,	.	.	.	.	.	.	.	.
Fleetwood,	.	1	.	.	1	31	2	33
Glasgow,	1	* 48	.	5	54	12,008	18,329	30,337
Greenock,	.	12		4	16	619	147	766
Holyhead,	10	131	.	11	152	493	19	512
Liverpool,	.	30	.	2	32	74	206	280
London,	.	43	.	10	53	17	.	17
Milford,	.	37	.	.	37	34	.	34
Morecambe,	.	.	.	.	.	45	200	245
Newhaven,	.	.	.	.	.	.	.	.
Newport,	.	2	.	1	3	.	.	
Plymouth,	.	6	.	2	8	.	.	.
Silloth,	.	3	.	.	3	551	199	750
Southampton,	.	2	.	1	3	.	.	.
Stranraer,	.	65	.	14	79	2,636	1,368	4,004
Swansea,	.	.	.	.	.	.	.	.
Whitehaven,	.	.	.	.		.	.	.
Total,	11	405	.	52	468	18,994	20,797	39,791

* NOTE.—In addition to the above, five asses

TABLE 9.—Number of Animals Imported into Ireland during the

Ports of Debarkation.								
Ballina,	.	.	.	.	.	166	.	166
Belfast,	.	63	.	15	78	4,496	244	4,740
Coleraine,	.		.	.	.	832	194	1,026
Cork,	.	17	.	3	20	177	.	177
Drogheda,	.	5	.	1	6	.	.	.
Dublin,	10	185	.	13	208	7,698	5,197	12,895
Dundalk,	.	.		.	.	104	58	162
Dundrum,	.	.	.	.	.	.	.	.
Greenore,	.	5	.	.	5	10	.	10
Larne,	.	66	.	17	83	3,042	1,569	4,611
Limerick,	.	1	.	.	1	191	341	532
Londonderry,	.	15	.	1	16	715	11,924	12,639
Moville	.	.	.	.	.	.	54	54
Newry,	.	6	.	.	6	382	66	448
Portrush,	.	.	.	1	1	96	59	155
Sligo,	.	.	.	.	.	847	926	1,773
Waterford,	.	41	.	1	42	120	163	283
Westport,	1	.	.	.	1	97	.	97
Wexford,	.	1	.	.	1	21	2	23
Total,	11	405	.	52	468	18,994	20,797	39,791

Year ended 31st December, 1889, showing the Ports of Embarkation.

Swine.			Goats.	Horses.				Mules or Jennets.	Asses.	Total Animals.	Ports of Embarkation.
Fat.	Stores.	Total.		Stallions.	Mares.	Geldings.	Total.				
.	.	.	.	.	39	117	156	.	.	1,963	Ardrossan.
.	.	.	.	.	1	5	6	.	.	832	Ayr.
.	2	2	.	.	9	30	39	.	.	54	Barrow.
.	6	6	1	1	55	71	127	.	.	195	Bristol.
.	.	.	.	.	.	.	.	.	.	133	Cambletown.
.	.	.	.	.	16	13	29	.	.	29	Cardiff.
.	.	.	.	.	5	1	6	.	.	6	Douglas.
.	.		.	10	85	167	262	.	.	296	Fleetwood.
.	16	16	.	5	214	354	573	9	1	30,990	Glasgow.
	1	1	.	.	2	3	5	.	.	788	Greenock
5	32	37	5	14	491	600	1,105	.	3	1,814	Holyhead.
2	63	65	2	1	91	191	283	.	.	662	Liverpool.
.	1	1	1	.	2	8	10	.	.	82	London.
.	25	25	.	4	88	132	224		.	320	Milford.
.	.		.	.	.	4	4	.	.	249	Morecambe.
.	.	.	.	4	25	34	63	.	.	63	Newhaven.
.	.	.	.	.	.	.	.	.	.	3	Newport.
.	4	4	.	.	3	3	6	.	.	18	Plymouth.
.	.		.	.	2	6	8	.	.	761	Silloth.
.	.	.	.	.	1	.	1	.	.	4	Southampton.
.	4	4	.	9	53	16	78	.	.	4,165	Stranraer.
.	.	.	.	.	2	5	7	.	.	7	Swansea.
.	.	.	.	.	2	2	4	.	.	4	Whitehaven.
7	154	161	9	48	1,186	1,762	2,996	9	4	43,438*	Total.

were imported from Malaga, in Spain.

Year ended 31st December, 1889, showing the Ports of Debarkation.

											Ports of Debarkation.
.	.	.	.	.	1	.	1	.	.	167	Ballina.
.	22	22	.	18	251	500	769	8	.	5,617	Belfast.
.	.	.	.	.	11	38	49	1	.	1,076	Coleraine.
.	31	31	3	2	54	97	153		.	384	Cork.
.	1	1	.	.	4	16	20	.	.	27	Drogheda.
6	64	70	5	9	561	664	1,234	.	9	14,421	Dublin.
.	.	.	.	.	6	16	22	.	.	184	Dundalk.
.	.	.	.	.	2	2	4	.	.	4	Dundrum.
.	5	5	1	5	53	89	147	.	.	168	Greenore.
.	4	4	.	9	55	25	89	.	.	4,787	Larne.
.	.	.	.	.	.	.	.	.	.	533	Limerick.
.	15	15	.	1	61	125	187	.		12,857	Londonderry.
.	.	.	.	.	.	.	.	.		54	Moville.
.	1	1	.	.	20	36	56	.	.	511	Newry.
.	.	.	.	.	.	.	.	.	.	156	Portrush.
.	.	.	.	.	3	6	9	.	.	1,782	Sligo.
.	7	7	.	3	96	138	237	.	.	569	Waterford.
.	.	.	.	.	.	1	1	.	.	99	Westport.
1	4	5	.	1	8	9	18	.	.	47	Wexford.
7	154	161	9	48	1,186	1,762	2,996	9	9	43,413	Total.

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